DOCUMENT RESUME

ED 045 227 24 RC 004 832

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TITLE [Clerical and Typing Skills of High School Students Trained in "MOE" Compared to Rural and Urban High School Students Trained in Regular Classroom Techniques (with Teacher and Student Simulated Office Education Packages), Final Report.]
INSTITUTION Utah Research Coordinating Unit for Vocational and Technical Education, Salt Lake City.
SPONS AGENCY Office of Education (DHEW), Washington, D.C. Bureau of Research.
BUREAU NO BR-6-3046
PUB DATE Aug 69
GRANT OEG-4-7-063046-1612
NOTE 241p.

EDRS PRICE EDRS Price MF-$1.00 HC-$12.15
DESCRIPTORS *Business Skills, *High School Students, *Mobile Educational Services, Office Occupations Education, Office Practice, Performance Tests, *Rural Areas, Simulated Environment, *Student Attitudes, Typewriting

ABSTRACT

The purpose of this study was to compare national norms maintained by the National Business Entrance Testing Service with achievement, as measured by the National Busines s Entrance General Office Clerical and Typewriting Tests, of senior office-practice students in rural schools using the Mobile Office Education (MOE) program, in rural schools not using the MOE program, and in urban schools using work-experience programs. A further purpose was to determine the attitudes of students, teachers, administrators, and community members toward the use of the MOE unit in the training of office-practice concepts. Although results did not indicate that achievement was increased by the use of the MOE unit, it was concluded that the lack of pre-test results and the opinions of full-time students, community members, faculty, and administrators would justify further use and evaluation of the MOE unit as an instructional aid in the teaching of clerical skills to high school students. Simulated office-education student and teacher packages are included. (JH)

ED0 45227

FINAL REPORT

Project No. 6-3046
Grant No. OEG-4-7-063046-1612

CLERICAL AND TYPING SKILLS OF HIGH SCHOOL STUDENTS TRAINED IN "MOE" COMPARED TO RURAL AND URBAN HIGH SCHOOL STUDENTS TRAINED IN REGULAR CLASSROOM TECHNIQUES

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RC 004832

CLERICAL AND TYPING SKILLS OF HIGH SCHOOL STUDENTS TRAINED IN "MOE" COMPARED TO RURAL AND URBAN HIGH SCHOOL STUDENTS TRAINED IN REGULAR CLASSROOM TECHNIQUES

Study Submitted to

The Utah State Board for Vocational Education

by

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August 1969

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Introduction

At the request of staff members of the Utah State Department of Education a study was made to determine how students from selected high schools in Utah compared in performance on National Business Entrance Office Clerical and Typewriting Tests with the national norms and percentiles as published with these tests. The request for evaluation of office practice training procedures was made to Milford Cottrell, Coordinator of Research and Field Services for the College of Education, Brigham Young University. Dr. Cottrell undertook the research with the aid of two graduate students, Curtis Webb from the field of education and Lynda Woodward from the field of business.

The performance of students trained through use of Mobile Office Education (MOE) program was compared to two other groups. One comparison group was trained using classroom instruction only; the other comparison group participated in work-experience programs to supplement classroom instruction. An attitudinal survey was conducted among students who had participated in office practice courses which included training in the MOE program.

Four schools in Southern Utah whose students had participated in a two-hour office practice block course

involving the use of the MOE program were used as the experimental group. Four other schools in the same general area and of comparable size, which offered a two-hour office practice block course using classroom instruction only, provided students for one comparison group; and three schools from the Salt Lake School District, whose students had participated in two-hour office block courses with accompanying work-experience programs, provided the other comparative group. The attitudinal survey was conducted with students of the four schools in Central Utah using the MOE program and referred to as the experimental schools.

This study was undertaken to provide the Utah State Department of Education with research data relating to the use of the MOE program in teaching office practice skills. Attitude of students as well as achievement was measured.

Statement of the Problem

The purpose of this study was to compare achievement, as measured by the National Business Entrance General Office Clerical and Typewriting Tests, of senior office practice students in rural schools using Mobile Office Education, senior office practice students in rural schools not using the MOE program, and senior office practice students in urban schools using work-experience programs to national norms maintained by the National Business Entrance Testing

Service. A further purpose was to determine the attitudes of students using the MOE program, teachers working with the program, administrators correlating the use of the equipment, and adults of the communities who were allowed to take classes in the mobile unit, toward the use of the MOE unit in the training of office practice concepts.

Delimitations

This study was limited to 154 high school seniors from eleven high schools. From Millard High School, North Sanpete High School, Panguitch High School, and Piute High School (schools using the MOE program), 57 students were used. From Beaver High School, Delta High School, Emery County High School, and Milford High School (schools designated as rural high schools not using the MOE program), 45 students were selected. From Highland High School, South High School, and West High School (urban high schools using work-experience programs), 52 students were chosen. All students were finishing an office practice course organized in a two-hour block with a one-year typewriting course prerequisite at the time of the study (school year 1968-1969).

Student achievement was determined by performance on the National Business Entrance Tests, series 2000 and series 1900, and comparisons were made with national norms and percentiles as maintained by the National Business Entrance Testing Service.

Attitudinal measurement was limited to 82 students, seven teachers, and four principals from Millard, Mount Pleasant, Panguitch, and Piute High Schools (schools using the MOE program) during the 1968-1969 school year. The attitudes of 24 adults who completed courses in the mobile units were also included.

Historical Overview

The use of Mobile educational units is not a new phenomenon. As early as the 1930's railroad cars were equipped as classrooms to service remote areas in the United States. Even though these "railroad schoolhouses" were the only schools to serve these areas, the progress of students attending was reported as being as good or better than that of students attending school in traditional schoolrooms (Jarman, 1948).

Variations of the mobile schoolroom idea have extended to such places as Canada (Clark, 1949), Southern Iran (Mobile School for Nomads, 1956), and Russia (Gevorkian, 1962). The use of the units have varied from teaching driver education (Dodd, 1956) to teaching swimming (Houston, 1965) to teaching railroad engineering (Gevorkian, 1962).

The mobile schoolroom provides two major services: (a) it can bring services to remote areas, and (b) it can bring expensive equipment to areas that otherwise could not

afford it. The problem of updating equipment is also solved by the use of a few mobile units rather than the attempt to equip all areas equally. Historically, mobile units have been used to meet these problems.

Business education began using the mobile units in Bakersfield, California, in 1947. A retired school bus was converted to a traveling classroom by fastening adjustable table tops on the back of each seat. The seats were wide enough to allow adequate room for a typewriter, books, paper, and other supplies. The unit was equipped with typewriters, adding machines, and a duplicating machine. The bus visited ten different schools each week throughout the school year, and during the operation of the program the popularity grew steadily. No school ever dropped out of the program (Hart, 1947).

Since the early 60's business concerns have been cooperating with schools to update equipment. Mobile business offices used to acquaint students with office practices and procedures have also been used to acquaint the public with the machines and equipment being developed. On occasion business and education have jointly presented a show that has been beneficial to both parties. Direct sales has not been the aim of the participating companies; the purpose has been to create good public relations and to let the public know what is available. The advantage to

education has been that students have been allowed to learn skills on modern equipment that otherwise would not have been available (Pasqua, 1966).

From the converted bus, the attempt to simulate a classroom environment, the concept has evolved to the simulation of an actual business office. In addition to the specialized equipment necessary for the business office, most units have been equipped with carpets, desks, audio-visual equipment, fluorescent lighting, heating units, filing cabinets, and electrical outlets for utilizing a central source of electricity at each school. Other features have included air-conditioning, video-tape equipment, display windows, shelves, and work tables (Potter, 1968).

Most mobile units are trailers that can be moved with a minimum of preparation and effort. Another type of mobile classroom is a building that can be moved from one location to another. Such a light-weight building with dimensions of 26 x 36 feet can be reduced in width to ten feet to facilitate easy movement on a truck or trailer. These classrooms can hold up to 30 students and are ideal for areas that fluctuate a great deal in population (Houston, 1965). The mobile unit itself ranges from a specially prepared or constructed bus, to trailers, to prefabricated movable buildings.

The mobile office used to service the Millard High School, the North Sanpete High School, the Panguitch High School, and the Piute High School was the trailer type. A simulated office was formed by connecting two large trailers. These trailers were equipped with new office equipment, desks, telephones, files, and the entire facilities found in an actual office setting. This office was modeled after the Utah Mortgage and Loan Corporation of Logan, Utah, and the work potential in this simulated office ranges from executive work to menial tasks. High school students were taught during the regular school day using this office, and adults were taught in the evening. With these facilities and actual simulated office experience, students and adults in rural areas were given the opportunity to have experiences in an office setting which they would not be able to have without the MOE unit (Stocker, 1969).

The MOE program fit into the work being done in the field of business education. There is an attempt being made to train people to use modern office equipment, and there is an attempt to train people to fill the job openings caused by the trends in business and industry. Too many schools are training students in terms of office practices of the 1930's and the 1940's while office managers are thinking in terms of office practices of the 1960's (Maxwell, 1966). Also, even though clerical workers comprise the largest

number of the white-collar group, it has been predicted that the number will increase to half again as many persons in 1975 as in 1965 (Maliche, 1966). It should be noted that a recent study showed that there were 50,000 unfilled office jobs in 1966. The job openings are available; however, four out of every five applicants for such positions are rejected because of lack of skills and training (Office Practice Section Meeting, 1966).

The Vocational Education Acts of 1963 and 1968 have recognized the needs for training young people to fill such positions. Funds have been made available. The problem is to use those funds to the greatest advantage for the greatest number. The MOE program is a part of the attempt to fill the need for quantity and quality in clerical work, by providing modern equipment in a simulated office setting to a large group of students who otherwise would not receive the training.

The purpose of this study was to assess how well the MOE program has accomplished what it attempted to do during the 1968-69 school year.

Procedures

To assess the students' ability to perform the office practice skills, the General Office Clerical Tests, series 2000, and the Typewriting Tests, series 1900, were selected

from the National Business Entrance Test Series. This series was designed to measure the achievement of students in basic office jobs, bookkeeping, general office clerical, machine calculation, stenography, and typewriting. The National Business Entrance Test series was first introduced by a joint committee of businessmen and business educators, and is sponsored by the National Business Education Association. Each test is systematically reviewed by testing specialists, business educators, and qualified office executives; in addition, the Joint Committee on Tests of the National Business Education Association employs the services of a consultant who is a nationally recognized expert in test construction and measurement (The National Business Entrance Tests, 1967).

The reliability coefficient for the General Office Clerical Test was given as .98 and the validity coefficient was reported as .41. The reliability coefficient for the typewriting test was calculated at .86, while the validity coefficient, which indicates the extent to which a test actually measures what it purports to measure, was given as .68. This coefficient indicates that the test does have some predictive validity in measuring the typewriting skills needed by beginning workers (Natale, 1963).

Testing centers must be established prior to testing dates for all National Business Entrance Tests. Arrangements

were made with the Brigham Young University for that agency to serve as an official testing center with Dr. Max L. Waters, Chairman, Business Education Department, as the official in charge. The Business Education Department granted permission to four individuals to conduct the tests given to students in this study.

Selection of Students for Testing

Twelfth grade students participating in two-hour office practice block courses were selected from the 11 high schools participating in this study for testing purposes. These twelfth grade students were selected because they were completing terminal office practice courses in their high schools in preparation for the world of office work. The total number of students participating in this study was 154 twelfth grade students. The total student numbers by school and by "MOE," "Rural," or "Urban" group are shown in Table 1.

Testing Procedures

Four persons were involved in the testing of students in the three selected groups of schools. Assignment for testing the various schools was made so that no one group of schools was tested by the same person. Any bias which may have resulted through testing procedures was thus minimized.

The dates selected for testing schools were May 13, 14, 15, and 16, 1969. Dates of testing and the name of the test

Table 1

Test Schools, Groups, and Examinees

Group	Schools	Examinees	Group Totals
MOE High Schools	Millard	16	57
	North Sanpete	22	
	Panguitch	14	
	Piute	5	
Rural High Schools	Beaver	7	45
	Delta	8	
	Emery County	23	
	Milford	7	
Urban High Schools	Highland	25	52
	South	15	
	West	12	
Totals		154	154

administrator for each school involved in this study are listed in Table 2.

The testing procedures followed specified dialogues and designed methods of presentation as given in the National Business Entrance Test Administrator's Manual.

Instructions were given in the Administrator's Manual which indicated timing procedures and directions students must follow. Each student was directed to complete personal data information at the beginning of the test. The time was indicated and each student wrote this time in the space provided on the front of each test booklet. Students were asked to read the directions carefully and completely. Students who completed the test prior to the end of the designated time period were asked to bring their test booklets to the test administrator, and the time was immediately recorded on the front of the test booklet in the appropriate place. At the end of the designated time period for the test, students were instructed to stop answering questions. They were then instructed to write the ending time on the front of the test booklet in the appropriate place indicating ending time.

Test Correction

Directions were given in the Administrator's Manual of the procedures to follow after tests had been taken by the

Table 2

Testing Dates and Administrators

for Schools and Groups

High School	Group	Date Tested	Administrator
Beaver	Rural	May 13, 1969	Lynda Woodward
Milford	Rural	May 13, 1969	Lynda Woodward
Panguitch	MOE	May 13, 1969	Charles Parker
Piute	MOE	May 13, 1969	Charles Parker
Delta	Rural	May 14, 1969	Charles Parker
Emery County	Rural	May 14, 1969	Charles Parker
Millard	MOE	May 14, 1969	Curtis Webb
North Sanpete	MOE	May 14, 1969	Lynda Woodward
Highland	Urban	May 15, 1969	Karon Parsons
South	Urban	May 15, 1969	Lynda Woodward
West	Urban	May 16, 1969	Lynda Woodward

students in this study. These instructions stated that the test administrators must collect all test booklets immediately at the end of the testing period. Then, test administrators must alphabetize test booklets by school and then by name of examinee prior to test correction.

After all clerical tests were given during the testing week, tests were alphabetized by school and by name of examinee; these tests were then prepared for mailing, and all clerical tests were sent to Robert I. Place, National Business Entrance Tests, Division of Business, Chico State College, Chico, California, 95926. These clerical tests were then corrected by the Chico State College testing center. After this was done, the total score for each student in each of the eleven schools was returned. Percentile tables accompanied the returned test scores so that comparisons could be made of individual student scores to national percentile scores.

The typewriting tests were hand scored. These tests were corrected by following a set of procedures outlined in a test correction booklet which accompanied the tests. Precise rules and standards indicated points to be subtracted for various errors. Two points were subtracted for each incorrectly typed word or number if the word or number required erasing to be corrected. However, only one point was subtracted if the error could have been corrected

by just a typing manipulation. Five points were subtracted for an error in centering columns in the tabulation exercise; five points were subtracted for a misplaced item on a printed memorandum; and five points were subtracted for an incorrectly typed part of the business letter.

The scores were re-checked twice for each student to verify the score calculated on the first correction. Scores for each of the four parts of the typewriting test were calculated and a final total typewriting score was calculated.

Data Preparation

After the clerical test scores were received from Chico State College and after the typewriting scores had been computed, all scores for each student were placed on IBM data preparation sheets prior to card keypunching.

Each student was assigned a three-digit code number. This code number was assigned according to an alphabetized listing. For example, the twenty-fifth student from the top of the alphabetized list received the code number "025." In addition to the student code, each school was given a code number ranging from "01" to "11." The three groups, MOE, Rural, and Urban, were also given code numbers, ranging from "1" to "3."

Following the student identification code numbers, each student's General Office Clerical Test score was recorded. The typewriting scores followed the clerical score. The typewriting scores were recorded in the four different parts of the test, and then a total typewriting score was recorded.

The numerical data with student identification information, clerical score, and typewriting scores were keypunched on data cards. On each card, columns one through six represented code numbers referring to student identification information. Columns seven through twenty-two contained student scores for the General Office Clerical Test and the Typewriting Test.

After the cards had been keypunched and the numerical data was verified, ANOVAR program cards were made so that the computer would classify, sort, and provide on print-out sheets the various "mean" scores of the schools, the groups of schools, and the total group. The ANOVAR program also statistically compared test scores to determine if students' achievement scores on the General Office Clerical Test differed significantly when grouped according to the type of instruction they received.

Collection of "Attitude" Information

To assess attitudes and opinions toward the MOE program held by students, teachers, principals, and adults in

selected school districts in Central Utah, four questionnaires were designed. Questionnaires I and III were designed for students, using the MOE program during the regular school day and during adult evening courses respectively. Questionnaire II was designed for teachers using the MOE program as a part of their instructional program, and questionnaire IV was designed for administrators who were responsible for scheduling and locating the mobile unit at their schools, as well as other administrative functions relating to the use of the unit.

Before administration, the questionnaires were submitted to staff members in the Utah State Department of Education for corrections and approval. The corrected versions of questionnaires I, II, and IV were then administered to students in the selected sample. Questionnaire III was administered to trainees in the adult program by correspondence through the postal system.

Data obtained from the four questionnaires were recorded in tabular form and organized in sequence.

Results of Attitude Survey

In order to determine the attitudes and opinions toward the "MOE" program by the students, teachers, principals, and adults in selected school districts in Central Utah, questionnaires were presented personally to 82 students,

seven teachers and four principals. Of these questionnaires 100 percent were returned. Questionnaires were also sent to the 27 adults who completed the adult education course held in their respective areas. Of these, 24 were returned--a percentage of 88.9.

Wherever possible the presented alternative was chosen. On some items of the questionnaire a response was not given, or if given it was not given in a useable way. Under these conditions the response was not included in the data. This explains the small number of responses accounted for in some sections and tables of the report.

The presentation has been divided into five areas: (a) opinions of "MOE" students, both high school and participants in the adult education program, as to the strengths and weaknesses of the course, (b) opinions of teachers about their students' responses and attitude changes toward business education courses through "MOE," (c) principals' opinions of "MOE" and a description of the administrative difficulties they encountered, (d) necessity of and preferred time sequence for the "MOE" unit, and (e) a description of the adult education program.

<u>Opinion of high school students and participants in adult education classes as to the strengths and weaknesses of "MOE</u>." Each student was asked to give his opinion about the physical facilities found in the mobile unit.

Concerning the amount of space provided in "MOE," two-thirds of the adult trainees answered that there was adequate space for working conditions while only a quarter of the high school students gave the same answer. The remainder of both the adults and the students stated that the space was less than adequate for working conditions. No one commented that there was more than adequate space. The results to this question have been summarized as follows:

	Adults		Students	
	N	%	N	%
Adequate space	16	66.7	21	25.6
Less than adequate space	8	33.3	61	74.4
More than adequate space	0	0	0	0

The difference between the two groups can most likely be explained by the practical experience possessed by the adults in working in confined office space--the younger students lacked this conditioning.

The noise level in the "MOE" unit was reported by only one adult to be "very distracting"; 20 percent of the adults reported the noise as being "distracting, but to be expected under the circumstances"; while the remaining adults reported the noise "not distracting." One student reported the noise distracting; a third stated it was distracting, but to be expected; and two-thirds stated it was not distracting. Opinions regarding the noise level in the "MOE"

unit have been summarized as:

	Adults		Students	
	N	%	N	%
Very distracting	1	4.2	1	1.2
Distracting, but to be expected	5	20.8	26	31.7
Not distracting	18	75.0	55	67.1

The ability to see the teacher, blackboard, and other instructional equipment was rated relatively easy by the majority of adults and by less than half of the students. A fourth of the adults and half of the students considered adequate visibility quite difficult to obtain. The remaining four students and three adults failed to respond to this question. Data on opinions regarding visibility in the "MOE" were reported as:

	Adults		Students	
	N	%	N	%
With ease	15	62.5	34	41.5
With difficulty	6	25.0	44	53.7
No response	3	12.5	4	4.8

No problem was encountered with hearing the instruction by the adults. Of the 24 adults questioned, 23 answered that instruction could be heard with ease. The only person not responding in this manner made no response at all. The

high school students and adult trainees were not in complete agreement on this matter. A majority of students stated that instruction could be heard quite easily; however, one-fourth felt it could be heard only with considerable difficulty; while the remaining students said that the instruction was so difficult to hear that it usually had to be repeated. The ability to hear instruction as rated by the adults and students was reported as:

	Adults		Students	
	N	%	N	%
With ease	23	95.8	57	69.5
Considerable difficulty	0	0	22	26.8
So difficult it must be repeated	0	0	3	3.7
No response	1	4.2	0	0

Lighting was considered properly placed and about the correct intensity by all of the adults and almost all of the students. Only 6 percent of the students stated that the lighting was properly placed but lacked sufficient intensity. The responses to this question were:

	Adults		Students	
	N	%	N	%
Good placement and intensity	24	100	77	93.9
Proper placement but lacks intensity	0	0	5	6.1
Proper placement but too intense	0	0	0	0
Improper placement	0	0	0	0

The "MOE" unit was generally held in high regard by the adults because of the training they received in helping them become better prepared for clerical occupations. The mobile unit provided actual practice with machines and procedures that otherwise would have been unobtainable in the regular classroom. In response to a question regarding their feelings toward working with the machines in "MOE," almost 90 percent of the adult trainees and 95 percent of the high school students felt that their preparation for an office occupation was better than it would have been if they had not worked with the machines and facilities in "MOE." Two adults and one student stated that their clerical preparation was no better than if the training had taken place in the regular classroom. Only 2 percent of the students felt that the "MOE" training was less effective than training in the regular classroom. The remainder of

both groups are accounted for in the "no response" category. The following tabulation shows the dispersion of the sample toward the degree of preparation received in "MOE" when compared with the preparation received in the regular classroom:

	Adults		Students	
	N	%	N	%
Better preparation	21	87.5	78	95.1
Equal preparation	2	8.3	1	1.2
Less preparation	0	0	2	2.4
No response	1	4.2	1	1.2

Regarding the preference as to where the training takes place, a large majority of both adult and student trainees would rather learn the skills by actually using the machines and practicing the procedure in the mobile unit itself. The remainder of the people questioned felt that the "MOE" unit should be used only for practice with the machines, and the office procedure should be taught in the classroom. Only one student stated that all training should take place in the regular classroom. The preference of learning environments was reported as:

	Adults		Students	
	N	%	N	%
Regular classroom	0	0	1	1.2
Completely in "MOE"	21	87.5	78	95.1
Practice in "MOE" theory in the classroom	3	12.5	3	3.6

Not only was the "MOE" unit much preferred as an educational environment, but also the actual learning that takes place was felt to be substantially greater than that which takes place in the regular classroom. Over 70 percent of the adults and 89 percent of the students felt that more learning took place in the mobile unit than in the regular classroom. It was stated by 20 percent of the adults and 11 percent of the students that there was no difference in the learning rate between students taught in the mobile unit and students taught in the regular classroom. No one felt that the learning rate in "MOE" was less than that in the regular classroom. The learning rate in "MOE" when compared to the rate accomplished in the regular classroom was regarded as:

	Adults		Students	
	N	%	N	%
Learning was greater	17	70.8	73	89.0
Learning was equal	5	20.8	9	11.0
Learning was less	0	0	0	0
No response	2	8.3	0	0

In teaching office procedure in the "MOE" unit it is necessary to practice and participate in its methods. By learning office procedure by this method three-fourths of the adults and almost all of the students stated that the correct procedure had become more clearly understood. Only two adults and one student stated that it would not have mattered where the procedure was taught. Only two students felt that office procedures, as taught in the "MOE" unit, became more complicated than ever. Opinions concerning the clarification of office procedure achieved in "MOE" when compared to the regular classroom were:

	Adults		Students	
	N	%	N	%
More clearly understood	22	91.7	79	96.3
More complicated	0	0	2	2.4
No difference in "MOE" or the classroom	2	8.3	1	1.2

In subjects where no machinery was involved, such as shorthand, filing, or telephone procedure, "MOE" may have a strong motivational effect upon students that it does not have on adults. Three-fourths of the students felt that these subjects were learned faster in the "MOE" unit than in the regular classroom. Possibly the different environment of the mobile unit was the cause of the difference. Only a third of the adults found this same attraction while another third stated that learning such subjects as shorthand could take place equally as well in the mobile unit or in the regular classroom. One-fourth of the students stated that training could take place equally well in either environment. The large percent of adults not responding to this question could possibly be explained by the fact that those adults have not had formal business training in the regular classroom and therefore have nothing with which to make a comparison. When comparing the learning of such subjects in "MOE" with the regular classroom, the sample felt like learning took place:

	Adults		Students	
	N	%	N	%
Faster than the regular classroom	9	37.5	63	76.8
Same as the regular classroom	8	33.3	19	23.3
Slower than the regular classroom	0	0	0	0
No response	7	29.1	0	0

In response to the question as to where their total preparation could best be accomplished, all but two of the adults and half of the students felt that a combination of "MOE" and the regular classroom would be best. The remaining two adults and not quite half of the students felt that this training could best be accomplished by use of "MOE" exclusively. Here again the difference may be a strong motivational factor which favors the students. Only 2 percent of the students stated that they felt the regular classroom was best. The best overall preparation for clerical training was accomplished in:

	Adults		Students	
	N	%	N	%
MOE exclusively	2	8.3	34	41.5
Regular classroom exclusively	0	0	2	2.4
Combination of MOE and regular classroom	22	91.7	45	54.9
No response	0	0	1	1.2

In order to provide the maximum motivation for the learning of new procedures and equipment there must be a challenge and each individual must have the ability to meet the challenge and gain the skill. In working with the many different types of machinery in MOE, almost all of the students and adults felt that the various machines presented a challenge sufficient to motivate and realistic enough to obtain. Only 2½ percent of the students felt the machinery was too complex or too simple, respectively.

The difficulty level of the machines in "MOE" was felt to be:

	Adults		Students	
	N	%	N	%
Too simple	0	0	2	2.4
Challenging though complex	24	100.0	79	96.3
Too complex	0	0	1	1.2

The individual worth of the course could be measured, to a degree, by the enjoyment each person receives, the recommendations each participant gave to others and their willingness to take further classes in the "MOE" unit. The question was asked each participant how they would recommend the course of study to their best friend. Over 90 percent of the adults and students would give the MOE course of study a high recommendation. The only other recommendation came from 7.3 percent of the students who would recommend it only as a secondary choice of study. No one stated the course should be completely avoided. The type of recommendations given to the mobile unit by the various participants was:

	Adults		Students	
	N	%	N	%
Enjoy taking further classes	22	91.7	74	90.2
Take further classes if necessary	0	0	4	4.9
Refuse to take further classes	0	0	4	4.9
No response	2	8.3	0	0

When asked if the time spent in the mobile unit was enjoyable, all of the adults and most of the students

answered in the affirmative. Fifteen percent of the students rated it as tolerable or said it was boring. The enjoyment of the course was rated as:

	Adults		Students	
	N	%	N	%
Enjoyable	24	100	69	84.2
Tolerable	0	0	10	12.2
Boring	0	0	2	2.4
No response	0	0	1	1.2

Opinions of the teachers in the experimental schools about "MOE" students' response to "MOE." In evaluating the success "MOE" had with the high school students several factors must be considered. These factors include the motivation to learn office occupations, the actual improvement of the students by comparing methods of teaching, the attitude toward class participation before the course work and their attitude toward clerical occupations before and after their work in "MOE."

The motivation produced in "MOE" for the students to learn office skill was reported by all of the business education faculty in the experimental schools to be greater than the motivation produced in the regular classroom. The other possible responses to this question were that the motivation remained about the same as in the regular

classroom; the motivation in "MOE" detracted from that which was produced in the regular classroom. The motivation created by "MOE" when compared to the regular classroom by the business faculty was reported as:

	Teachers	
	N	%
Increased motivation	7	100
Equal motivation	0	0
Decreased motivation	0	0

All of the teachers questioned in the experimental schools stated that substantially greater improvement in office occupations ability occurred in students participating in the regular classroom with "MOE" as an integral part of the curriculum. Two other responses were possible. They included "the regular classroom without 'MOE' as a part of the curriculum" and "there was no difference." The teachers' feelings toward the best environment for students to learn clerical skills were:

	Teachers	
	N	%
Regular classroom and "MOE"	7	100
Only the regular classroom	0	0
No difference	0	0

The attitude of the students toward attending class in the mobile unit was reported by all of the teachers to be that of positive anticipation. No one reported the anticipation level as indifferent or negative. The student anticipation level as seen by the teachers was:

	Teachers	
	N	%
Positive anticipation	7	100
Negative anticipation	0	0
Indifference	0	0

Student attitude toward clerical occupations before their participation in "MOE" was reported to be that of positive anticipation by all but one of the teachers. The other teacher reported he thought they felt indifferent toward that type of occupation.

The students' attitude toward clerical work after their participation in "MOE" was reported by all but one of the teachers to be better than their attitude while attending the regular classroom. No teacher stated that the students' attitude was "not noticeably different" nor "considerably poorer" than while they attended the regular classroom. One teacher failed to respond to this question.

While the attitude toward office work was good, the interest in actual student participation in such work was

somewhat lower. Five of the reporting seven teachers stated that the students had a positive interest in finding employment as a secretary. The other teacher felt that the interest level of the students was one of indifference--"if the clerical job is the best one I can find then I will take it." Again one teacher failed to make any judgment concerning student attitude.

A description of the administrative difficulties encountered by the principals of the experimental schools. The administrative difficulties created by "MOE" are nominal if existant at all. The most serious problem that was encountered by any of the principals was that of scheduling two hour blocks of time throughout the year with the regular one hour period. Scheduling a two-hour block sometimes created a problem. It often became necessary to shift courses that can be offered only once a day, because of the number of interested students, to another time that can accommodate the "MOE" students. However it was also stated that this problem was not difficult to overcome.

No problems were encountered in providing the physical services for the mobile unit. The only comment on this inquiry was that a 220 volt line had to be run from a building to the mobile unit in order to supply electricity for its heating units.

No problem was encountered because of the intra-school scheduling.

No specific additional uses for the "MOE" unit itself were suggested. However each principal stated that a mobile unit could be used in teaching other curriculum subject areas. Such vocational areas as wood and metal shops and automechanics, academic supplements such as chemistry and physics laboratories could also be provided.

The enrollment of office occupations classes for the past two years in the experimental high schools is presented in the following table:

	Millard	Mt. Pleasant	Panguitch	Piute
Number enrolled during 1968-69	213	24	18	23
Number of dropouts during 1968-69	2	1	0	1
Number enrolled during 1967-68	198	*	*	29
Number of dropouts during 1967-68	8	*	*	1

*Office occupation classes were not offered.

It was noted by the "MOE" teacher, that the trailer housing the office equipment is quite poor in quality. Because of the two trailer construction and the necessity of connecting them, many problems arose. It was almost

impossible to keep the water outside during a rain or snow storm. "The trailer housing the office equipment must be of the same excellent quality as the equipment it contains" (personal interview, July 11, 1969).

Depending upon the personality of the itinerant teacher problems may or may not develop among the business faculty. It was noted that this problem was non-existent in the test schools. Most of the principals stated that the rapport between the itinerant teacher and the rest of the teachers was excellent.

However, as noted by the "MOE" teacher, it was difficult for him to impress upon the minds of the business faculty the importance of the related learnings and that they must be taught in order to obtain the maximum value from "MOE." By related learnings it was meant that those subjects taught in the "MOE" unit and found to be weaknesses of the students were to be taught in the regular classroom during the period between the mobile units visits.

The desirability of and preferred time sequencing for "MOE." Opinion of the administrators, teachers and students as to whether "MOE" should be a standard part of the curriculum gave further strength to the conclusion that the mobile unit is valuable and necessary. All of the principals and the teachers indicated that "MOE" should be a standard part of the curriculum. Ninety percent of the adults and

over 80 percent of the high school students were of the same opinion. The only negative opinions came from three of the high school students. The balance of the sample were recorded in the undecided column. Opinions regarding the desirability of having the "MOE" as a standard part of the curriculum were as follows:

	Principals		Teachers		Adults		Students	
	N	%	N	%	N	%	N	%
Yes	4	100	7	100	22	91.7	69	84.2
No	0	0	0	0	0	0	3	3.7
Undecided	0	0	0	0	2	8.3	10	12.2

In determining the preferred time sequencing for "MOE" the teachers were unanimous in their preference for several short visits against one extended visit. The following chart shows the preference of each teacher polled.

Duration of visits in weeks	Number of visits			
	1	2	3	4
1	0	0	0	0
2	0	0	1	0
3	0	0	1	2
4	0	0	2	1
5	0	0	0	0

The teacher stating three visits of two weeks duration qualified his answer by saying that the final visit should be

twice as long as the others or four weeks. The teacher making this comment was the teacher in the "MOE" unit.

Without exception each principal felt that the amount of time the "MOE" unit spends at each school should be extended. However half of the principals felt that one longer visit would be superior to several short visits in efficiency. These two men did not mention a specific time period to leave the unit at each school, but generalized by saying "a much longer period of time." The other two principals stated several shorter visits would be superior. One principal preferred that the mobile unit come for one or two weeks at the first of the school year and the remaining three visits be four weeks in duration. The second principal who preferred short visits stated that four visits each four weeks in duration would best accomplish the educational objectives.

Description of the Adult Education Program and the opinions and attitudes of its teacher as to the worth of the program. The adult education classes were held in three areas--Piute, Panguitch, and Mount Pleasant. In Piute and Panguitch a two-week business machines course was offered. The subjects taught included typing, duplication masters procedures, machine transcription, ten-key tabulation, and an addressing machine. A combined total of 17 people attended this class regularly.

The primary goal of this course was to better acquaint the participants with the many uses and additional methods of procedure with each machine. The instruction was given with this objective in mind because the majority of the participants possessed some basic knowledge of each machine. A secondary objective was increasing speed of operation in order to utilize the additional methods and procedures more efficiently.

To accomplish the objectives of the course within the two-week allotment of time it was necessary to have concurrent assignments on each machine. This procedure insured the utilization of the entire facility as well as providing adequate machinery for each member of the class.

Several of the adults stated that a great amount of pressure existed to complete the daily assignment. This comment was especially prevalent among those adults who lacked the basic training and understanding in office procedure. However some of the participants possessing considerable experience felt this same pressure and stated that additional time for the course should be allotted in order to sufficiently reinforce the learning that takes place.

The "MOE" teacher felt that increasing the span of time over which the business machines course was offered is essential. He suggested that the course be spread over at

least two of the visits or possibly all of the mobile unit's visits to each particular area. By doing this, he said, it would reduce the inconvenience of the participants of attending class each night for two weeks. This increased time would serve to give time for each participant to better stabilize the skills as well as the periodic reinforcement that would transpire.

The "MOE" teacher stated that he felt the participants of the adult education program made substantial progress in their knowledge of the office machines taught. The participants were enthusiastic about working in "MOE" rather than the regular classroom. Because of this enthusiasm, created in part by the mobile unit and their willingness to learn, more learning took place in the "MOE" unit than would have been achieved in the classroom.

It was noted by the teacher and several of the participants that some basic knowledge of the machines is essential before maximum benefit from the "MOE" program can be achieved. This knowledge may come from actual experience or training in the regular classroom or both. According to some of the participants it would be most beneficial to have a refresher course on the basic constructs of the office equipment and procedure before starting in the "MOE."

In Mount Pleasant a complete course of office procedures was taught. This course of instruction used the entire eight

week period the "MOE" unit was in that particular area. The goals in the class were somewhat the same as in the business machines classes: increased knowledge of methods and procedures, and increased speed in utilizing the equipment. This course differed in that not only was the machine usage taught but also subjects such as filing and telephone procedure were taught.

"This section of the adult program was much more successful than the two-week business machines course" (personal interview, Robert Dukes, July 11, 1969). The reasons for its greater success were reported as the longer period of time and the fact that this time period was broken into segments with considerable time between each segment. This break in the training allowed time for the procedures and methods to become a part of their working lives. Periodically when training is once again started, a reinforcement factor is obtained which helps each participant to clarify any questions which may have arisen as well as strengthening their present knowledge.

The combined program in all three areas involved 29 regularly attending people. Of these 27 completed the course successfully.

Results of Clerical and Typing Tests

One hundred and fifty-four senior students of eleven selected Utah high schools were tested with the General Office Clerical Test and the Typewriting Tests of the National Business Entrance Test Series. These tests were scored through arrangements with the National Business Education Association. Test results were compared with the National Norms by schools, by groups of schools (MOE, Rural, and Urban) and in total. Test results among groups were also compared statistically using the statistical analysis known as Analysis of Variance.

Analysis of Clerical Test Scores

Data relating to results of the clerical test are reported in Table 3 and in Table 8 in the Appendix. The overall mean raw score was 67.08. Converted to percentile rank this score fell in the percentile interval of 10-19 as published by the producers of the test.

Mean raw scores were also computed for each school and for each group of schools. These means are reported in Table 3 with other mean scores. It can be noted that the mean scores among schools varied approximately five points from low to high. These means were tested statistically to determine if differences among the three means were significant. The summary of the analysis of variance test

Table 3

Mean Clerical Test Results by School,

by Group, and Total

Item	MDS Schools				Rural Schools				Urban Schools			Total
	1	2	3	4	5	6	7	8	9	10	11	
Mean Raw Score	62.56	70.73	59.64	62.40	73.86	68.50	68.26	68.43	65.44	62.01	78.83	67.08
Percentile Interval of Mean	10-19	20-24	0-10	10-19	30-39	10-19	10-19	10-19	10-19	10-19	40-49	10-19
Mean Raw Score for Group	64.90				69.20				67.56			67.09
Percentile Interval of Group Mean	10-19				20-29				10-19			10-19

is contained in Table 4. The F-ratio of .95 deviates only slightly from the expected and therefore these differences are not significant.

Analysis of Typing Test Scores

Total typing test scores were a composite of scores earned by students in five different sub-tests. The first sub-score was earned through a "form letter" exercise. A second typing score was earned through a "memo typing" task. Typing a business letter constituted the third component of the test. The fourth source of points was a "tabulation" problem. The total test was timed and for every minute a student finished ahead of the "time" limit he received one point.

Analysis was conducted on the results of each sub-part of the typing test as well as the total score. The means of the subtests by group are presented in Table 5 and the means and percentile intervals by school, by group, and total are presented in Table 6. Some differences can be noted in the means of the schools and overall by groups. The group scoring highest was composed of students of the rural schools where the MDE unit had not been assigned. There was only a slight difference in results between the MDE schools and the Urban schools.

Differences in mean scores among the school groups were

Table 4

Analysis of Variance Results

of Clerical Test Scores

Source of Variation	df	Mean Square	F	Probability
Among Groups	2	232.45	.95	N.S.
Within Groups	151	244.40		

Table 5

Means of Sub-parts and Total Typing Test Scores

by School Group and by Total

Test Section	School Group			
	MOE	Rural	Urban	Total
Form Letter	23.37	24.69	22.87	23.58
Memo Typing	21.23	22.76	22.04	21.95
Business Letter	17.58	19.33	18.10	18.27
Tabulation	12.39	32.02	14.63	18.88
Time	.51	2.18	.52	1.00
Total	75.07	101.02	78.12	83.68

Table 6

Mean Typing Test Results by School,

by Group, and Total

Item	MOE Schools				Rural Schools				Urban Schools			Total
	1	2	3	4	5	6	7	8	9	10	11	
Mean Raw Score	61.69	86.23	76.57	64.00	101.86	107.88	99.39	97.71	66.84	74.93	105.58	83.68
Percentile Interval of Mean	40-49	60-69	50-59	40-49	75-79	80-89	75-79	70-74	40-49	50-59	80-90	60
Mean Raw Score for Group	75.07				101.02				78.12			83.68
Percentile Interval of Group Mean	50-59				75-79				50-59			60-69

tested for significance on each of the sub-test results and on total results. F-ratios from the analysis variance are reported in Table 7. Differences among two of the sub-tests and among total scores were found to be significant. Significant differences in sub-test means were found in "Tabulation" skills and in "time" completed early. Overall scores were significantly different but were primarily due to differences in the scores on the two significant sub-test results.

All differences on all typing test scores were in favor of the rural non-MOE schools.

Implications of the Results

Because this study was begun late in the school year it was impossible to pre-test to determine beginning skill levels of the students, therefore the implications for education which can be justified from this study are limited.

If one were to assume that students in all schools began at the same point in performance skill ability and that teaching personnel were comparably equated then the logical conclusions would follow that rural students learn better in typing skills without "MOE" experience than do rural students who are trained in a program which includes the "MOE" unit. It would also be concluded that training in

Table 7

Analysis of Variance Results

of Typing Test Scores

Test	Source of Variation	df	Mean Square	F	Probability
Form Letter	Among Groups	2	42.22	1.33	N.S.
	Within Groups	151	31.82		
Memo Typing	Among Groups	2	29.66	0.89	N.S.
	Within Groups	151	33.45		
Business Letter	Among Groups	2	39.84	0.93	N.S.
	Within Groups	151	43.01		
Tabulation	Among Groups	2	5556.68	14.74	.01
	Within Groups	151	376.92		
Time	Among Groups	2	44.10	14.87	.01
	Within Groups	151	2.97		
Total Score	Among Groups	2	9684.70	12.69	.01
	Within Groups	151	764.46		

the "MOE" unit is no better than the training received by urban children in the urban schools. These conclusions do not, however, seem warranted since the above specified assumptions were not tested. Another factor which would not justify such a conclusion is the opinionnaire where all persons polled (with few exceptions) reported a favorable reaction to the effects of the "MOE" unit used in the instruction of office practice courses.

The lack of pre-test results and the opinion of full-time students, adult students, faculty and administrators would justify further use and evaluation of the "MOE" unit as an instructional aid in the teaching of clerical skills to high school students.

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Table 8

Classical Test Results Showing Number of Students Scoring in Percentile Intervals by School, by Group, and Total

Percentile	MEG Schools				Rural Schools				Urban Schools			Total
	1	2	3	4	5	6	7	8	9	10	11	
90-99	3	3			1	1	1		1		1	7
80-89		2	1							1	1	5
70-79		3					1	1			2	5
60-69					1				1	1		3
50-59			1			1					1	3
40-49	2	2			1		4		5		1	15
30-39	2	1	1				4				3	11
20-29	2	3	1	2	1	2	1	2	4	2		20
10-19	2	5	1	1	2		3	3	6	3	2	28
1-9												
[illegible]	7	7	5	2	1	4	9	1	8	8	1	57
[illegible]	18	22	14	5	7	8	23	7	25	15	12	154

Table 9

Typing Test Results Showing Number of Students Scoring in Percentile Intervals by School, by Group, and Total

Percentile	NOE Schools				Rural Schools				Urban Schools			Total
	1	2	3	4	5	6	7	8	9	10	11	
90x-100		5	1	1		5	6	2	2	1	5	30
80x-90		1	1		8	1	5	1	3	2	3	20
70x-70		2	2		8		3	1			1	13
60x-60	1	8	1		1				1			7
50x-50	5	8	2				1	1	1	3	1	17
40x-40	5	8	8	1		2	4	2	4	5	2	35
30x-30		6	7	1					6	1		13
20x-20	6		1	1			2		2	2		12
10x-10	1	1		1					3	1		7
0x-0												
Cell Not Tabed									1			1
Total Students	19	20	19	9	7	8	20	7	20	19	12	196

COURSE OF STUDY

SIMULATED OFFICE EDUCATION

TEACHER PACKAGE

UTAH STATE BOARD FOR VOCATIONAL EDUCATION

Walter E. Ulrich, Jr., Administrator

E. Charles Parker, Specialist, Office Occupations

Garth A. Hanson, Teacher Educator, U.S.U.

H. Robert Stocker, MOE I, Teacher

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RCU Division
Title I, E.S.E.A.
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Utah State Unviersity
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Lucille Shea, Kearns High
Blaine Wilson, Sevier Valley Tech.

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RC004832

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SIMULATION DESIGN . . .

A. Pre-requisites

There are only two basic prerequisites for simulation. All students who enter the program must have had some formal typewriting instruction. It is possible that a student could succeed in the program with only one semester of typewriting but at least one year is preferred. The second prerequisite is that the curriculum must provide at least a two-period block of time, back to back without interruption. The simulation takes enough time to set up and take down that very little could be accomplished in less time than that.

Some instruction in shorthand would also be desirable for some students. If the student has not had shorthand, it is possible for him to complete all positions in the office by using dictating equipment. Shorthand would make the student more valuable to the world of work and should be encouraged however.

The following are units of study which the teacher may find helpful to cover in connection with the simulation.

1. Banking
2. Business Machines
3. Correspondence (mailability, styles, procedures, dictation, letter writing)
4. Dictation (letter writing)
5. Duplicating
6. Evaluation
7. Executive Typewriter
8. Filing
9. Form Typing
10. Insurance
11. Interviewing (getting job)
12. Loans and Schedules
13. Mail
14. Manners (office practice)
15. Payroll
16. Personal Interaction
17. Petty Cash
18. Posting
19. Public Relations
20. Responsibilities
21. Supervision
22. Tax
23. Telephone (reporting messages)
24. Transcribing
25. Travel

B. Implementation

Simulation can be taught in many ways and you are encouraged to use it as it best fits your program. Here are three plans which may help you get an idea as to how simulation could be used in your classroom.

Plan 1 school year - 36 weeks

6 weeks	classroom as usual studying related office situation units
2 weeks	simulation using Phases I and II
6 weeks	classroom as usual picking up additional office units
2 weeks	simulation using Phase III
8 weeks	classroom as usual
4 weeks	simulation using Phase IV
8 weeks	classroom as usual tying together the entire year's activities

Plan 2 school year - 36 weeks

27 weeks	classroom as usual studying related office situation units
8 weeks	simulation using all four phases in succession
1 week	classroom as usual tying together all activities

Plan 3 semester - 18 weeks

1 week	orientation
2 weeks	simulation using Phases I and II
3 weeks	classroom orientation discussing specific problems that have arisen in: 1. letters 2. business morale 3. business math 4. etc.
2 weeks	using simulation Phase III
4 weeks	classroom discussing specific problems that have arisen in Phase III
4 weeks	simulation using Phase IV
2 weeks	debriefing and final evaluation

C. Positions

The MOE, INC., simulation contains 7 student positions. These positions have been selected to meet the needs of the simulation as well as the students. The positions are listed in alphabetical order in an attempt to emphasize that no position is any better than any other position. All positions are different in their operation and all students are encouraged to complete all positions in order to obtain experience in all office situations. These can be re-arranged for clerical units.

MOE POSITIONAL DESCRIPTION

ADMINISTRATIVE ASSISTANT

Takes the place of the outside world in the simulation. Duties consist of being an assistant to the teacher, role playing (County Tax Assessor, Bank, Insurance Company, Mailman, Customers), telephoning, evaluating, initiating customer contact, and anything else directed by the teacher.

VICE PRESIDENT

Has direct charge of and is responsible for upgrading the office. Is responsible only to the president. Must supervise personnel, make personnel evaluations, write and dictate letters, complete payroll, and interview prospective employees.

RECEPTIONIST

Is initial contact with visitors so must present excellent image. Understands total office concept, and can explain each employee's duties and general trend of office work. Files all correspondence, conducts tours, screens visitors, writes checks, and fills in wherever needed in office.

EXECUTIVE SECRETARY

Regulates work overflow, handles dictation and transcription duties, is Girl Friday for VICE PRESIDENT, and is responsible only to the VICE PRESIDENT.

CASHIER

Receives and deposits customer payments, manages petty cash fund, posts to investors ledgers, completes daily summary and recap, writes welcome letters to new customers, complete payment facts sheets, and handles all bad check procedures and handles Phase IV payroll procedures.

POSTING AND TAX CLERK

Requests individual property tax amounts from County Assessors, pays taxes from individual customers' reserves, requests additional funds to pay taxes, and posts to customers' ledgers.

INSURANCE CLERK

Checks insurance policies for completeness and accuracy, completes correction forms on incorrect policies, writes premium letters to customers with correct policy and completes tickler card on correct policy, handles policy cancellation notices, and renews insurance policy using customer's reserve or requests additional funds from borrower so he can pay insurance premium.

D. Rotation Plans

If simulation could be established under "perfect" conditions, it would be suggested that the classroom would be set up for 7, 12, 18, 24, or 30 students. This would provide 1, 2, 3, 4, or 5 complete offices with each position filled at all times. Since this is highly improbable in all high schools, the following chart has been developed to help you in placing students. If you have 22 students, you would establish three complete offices (18 students) and place the remaining 4 students in the skeleton of the fourth office. Make certain that the same four students are not left in the skeleton office constantly.

You will find that it is possible for some positions to function for more than one office. As you become familiar with the simulation, you can make adjustments which will solve many of these problems.

STUDENT ROTATION

Offices are kept small--simulation is recommended for no less than 7 students. No more than 24 unless a teacher's aide is available.

No. of Students	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Vice President	1	1	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5
Executive Secretary	1	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5	5
Cashier	1	1	1	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5
Posting & Tax Clerk	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	4	4	5	5	5
Insurance Clerk	1	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	4	4	5	5
Receptionist	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2
Administrative Asst.	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3

A suggested rotation. Adapt as needed.

One Receptionist can take care of up to 24 students.
One Administrative Assistant can take care of up to 14 students.
Two Administrative Assistants can take care of up to 24 students.

A simplified rotation schedule for seven students (one office)

Student	Rotation 1	Rotation 2	Rotation 3	Rotation 4	Rotation 5	Rotation 6
A	VP	ES	Ca	P-T	IC	AA / RE
B	AA / RE	VP	ES	Ca	P-T	IC
C	IC	AA / RE	VP	ES	Ca	P-T
D	P-T	IC	AA / RE	VP	ES	Ca
E	Ca	P-T	IC	AA / RE	VP	ES
F	ES	Ca	P-T	IC	AA / RE	VP

Key to abbreviations:

VP - Vice President
ES - Executive Secretary
AA - Administrative Asst.
Ca - Cashier
P-T - Posting and Tax Clerk
IC - Insurance Clerk
Re - Receptionist

INFORMATION FOR STUDENTS

You will need some kind of procedure to inform students of their place in the office. This will also include some process for recording evaluation marks for each student at each position. Such a form is shown below. It could be posted on a bulletin board and filled out in advance by the Administrative Assistant with your instruction.

Office 1 Phase_____ Day_____

Administrative Assistant _____

Cashier _____

Executive Secretary _____

Insurance Clerk_____

Posting & Tax Clerk _____

Receptionist _____

Vice President _____

(You may want to record student names.)

Office 2

Administrative Assistant _____

Cashier _____

Executive Secretary _____

Insurance Clerk _____

Posting & Tax Clerk _____

Receptionist _____

Vice President _____

(You may want to post the names of all class members on the board and assign them a number. You would then only record the student number in each blank.)

Office 3 and 4 if needed

E. Physical Facility

Each classroom is different and must be set up so that the classroom can be used for regular classes, as well as the simulation with as little change as possible. Each of the phases are different with learning objectives in mind. Arrange your classroom to meet your needs. These suggestions are just that . . . suggestions.

Phase I (2 or more days depending on class size or individual situation)	Pre-Problem Briefing Classroom can be in any arrangement. There must be a place provided for a private interview with each student. This could be another room or office.
Phase II (6 days)	Positional Instruction All Vice Presidents, Executive Secretaries, Posting and Tax Clerks, and Insurance Clerks should be together. They will help each other. The Receptionist should be placed so as to welcome all visitors. The Administrative Assistant should be placed close to the teacher and contingency files. Use portable partitions to separate groups or offices.
Phase III (12 days)	Simulation Warmup Phase II or Phase IV description may apply, depending on the progress of your class.
Phase IV (18 days)	Full-Scale Simulation Place offices together instead of positions together. Receptionist should be placed so as to welcome all visitors. The Administrative Assistant(s) should be close to the teacher and contingency files. Vice President should be placed so as to lend prestige to his position. Executive Secretary should be placed so as to be readily accessible to the Vice President. The Cashier should be placed so as to be available to incoming customers. Posting and Tax Clerks and Insurance Clerks should be placed near their machines. All clerks in the program could be placed in a "pool" near their equipment.

F. Materials (Software) Needed

One Student Manual for each student.
One Teacher's Manual for each classroom.

Equipment Needed

a. Essential

1 typewriter for each student (electric preferred)
1 adding machine for each 6 students
1 duplicating machine

2 rotary files
1 filing cabinet
partitions
1 IN and OUT basket for each position

b. Very High Priority

Intercom telephone system (3 phones for every 4 students)
1 Dictating machine for every 6 students
1 Transcribing machine for every 6 students
1 Proportional spacing typewriter for each 6 students
1 Printing calculator for each 6 students
office style desks, file cabinets, and chairs
accoustical floor coverings
1 video tape recorder
1 tape recorder hookup to telephone

c. Important to have

Electric typewriter for each student
(proportional spacing machine for each Executive Secretary)
Intercom telephone system with a phone on each desk
1 Printing calculator, 1 rotary calculator, and 1 ten-key adding machine for each 6 students
1 Dictating machine AND 1 Transcribing machine for each 6 students
Office style furniture throughout including carpets
Dry photo-copy equipment
Spirit duplicator
Steno lab
Addressing machine
Desk organizers
Cash drawers
Roll-a-dex files
Name plates

d. Positional Equipment

Administrative Assistant	Telephone Video tape recorder Tape recorder Typewriter
Executive Secretary	Transcriber Telephone Executive typewriter Adding machine
Vice President	Adding machine or calculator Typewriter Telephone Dictating unit
Cashier	Adding machine Typewriter Cash drawer Telephone
Posting & Tax Clerk	Typewriter Adding machine Posting machine Telephone
Insurance Clerk	Telephone Typewriter Adding machine
Receptionist	Typewriter Telephone Files

G. Evaluation

One of the major considerations of simulation is evaluation. You are to control the simulation so that you know what is going on at all times. It is important that you give a grade that indicates the employability and office potential of that student. There are several suggestions that will be made at this time for evaluation purposes. Please watch these procedures very carefully as this is a very important part of the simulation process.

Daily Student Evaluation - each position and each rotation

At the end of each rotation the Vice President is asked to complete an evaluation form for each student under his supervision. This form, beginning with Phase II should be handed to you, the teacher, and held in very strict confidence. The student should know that he can evaluate his peers and not have any of the information, good or bad, get back to that peer. File the evaluation sheets according to each student so that at the end of the simulation, each student will have 15 evaluations in the teacher's file. Each sheet has been signed by each Vice President and if there is any question, it should be discussed with that Vice President as early as possible.

Positional Teacher Evaluation - each position

As you move throughout the office each day, you should give each student a subjective grade. This is an opinion grade, which can consist of how well each student works, how much help he needs, how smart his questions are, how well he is dressed for the office, what his attitude is when working with other office workers, etc. You may want to limit this kind of grading to just once each rotation for each student.

Daily Student Work - each day

During Phases III and IV, copies of all work is to be made and placed in the out basket by each office worker. The receptionist is to pick this material up and place it in separate files for each student. At the end of the simulation you should be able to go to each student's file and take a look at the material produced. After the material once gets in the folder, the individual student is responsible to see that the material is neatly placed and in order. You should be able to determine how much work has been done and how well each student finished the work.

Periodic Rush Jobs - periodically as needed

Especially during Phase IV and perhaps during Phase III, students should be subjected to a timed production experience. At a given time, the teacher hands these rush jobs to the Administrative Assistant and requests that they be handed to the students. The students are to clear their desks as rapidly as possible and then report to the Administrative Assistant when they are ready, maximum time to clear the desk is 5 minutes. The students then begin the rush jobs which consist of a representative portion of the work at each position or any other applicable teacher-oriented work. Each

student is given 30 minutes to complete the job. During the job, the teacher may feel it desirable to have the student interrupted by telephone and customer business. This is to be controlled so as to determine how fast he is able to return to his work. If he finishes before the time is up, he is to personally give the work to the teacher or the Administrative Assistant and continue his regular work. These rush jobs do for the simulation what timed writings do for the typewriting classroom and should be treated as such. Rush jobs may be given at any time the teacher desires.

Student Procedures for Rush Jobs

As the student works through the routines of each position, he may be asked to complete a rush job. There are different reasons why these rush jobs may occur, but the student should complete them in the following manner:

1. The student should complete the immediate task on which he is working. It is important that the rush job be started as soon as possible after it has been assigned.

2. The desk should be cleared so work can commence as efficiently as possible.

3. The instructor should be notified when the student is ready to begin the rush job. No credit should be given if the rush job is not accurately timed.

4. The student should quickly respond to interruptions as he would during the regular day. He should return to the rush job immediately after the interruptions have been taken care of.

5. The student should be notified promptly of the time to quit working the rush job. If the job is finished before time is called, he should give the completed papers and original sheets to the Administrative Assistant. DO NOT INCLUDE THE RUSH JOB WORK WITH THE REGULAR DAY'S WORK.

6. Fellow workers may be asked by the person doing the rush job, to cut short their regular business while the rush job is in progress. Request should be courteous and firm.

Recordings--as needed

If you have a telephone system, there should be a facility which can be used for recording conversations. The Administrative Assistant should fill out an activity log for each telephone call completed. Periodically there should be an evaluation for each student concerning his telephone techniques. This could be in class discussion or individually. If you have access to video recording equipment, it is advised that you record a student at his station for a 5 to 10 minute period of time. You should then critique it personally and then call the student in and show him how he appears while he works. A little time with this procedure is one of the most valuable teaching aids there is. Video recording equipment may also be connected directly to the telephone system to provide both video and audio recordings of each telephone call.

Summary

These are some suggested evaluation techniques that you may use. Any other evaluation procedures that fit your individual needs should be incorporated into your program.

H. Debriefings

An interesting twist to simulation is the debriefing session. The idea came from the military as they use this process to determine how well an operation went or why breakdowns occurred. There are several rules one must follow in debriefing. Some are listed below:

1. Call the entire group to be debriefed together. Sit so they can see one another.

2. Start by asking a general question like "how did things go today?"

3. Do not suggest answers even if there are long periods of silence. The participants must do the thinking and the talking.

4. Keep the group on the subject. Adjourn the debriefing rather than let it degenerate into a chatter session.

5. Do not let the group blame other people for weaknesses in the procedure. You want to discuss these weaknesses but not by blaming anyone for them.

6. Keep records of each debriefing. There are many changes you may want to incorporate after one of these sessions. Have one of the Executive Secretaries take the minutes.

7. Encourage the participants to interact with each other. The idea is to let them correct themselves.

8. Allow sufficient time for the debriefing so that you don't have to stop just as the ideas are beginning to come out.

9. End on a pleasant note. It is not bad for the participants to become upset with each other but try to smooth the rough spots out before you adjourn.

These debriefings should occur as frequently as you think they are needed. There should be at least one for each rotation. One should definitely be held for the entire period at the end of the simulation.

OBJECTIVES OF SIMULATION . . .

A. Simulation has two major objectives for the office occupations student. (1) To provide basic office skills which will permit students to obtain jobs in offices, and (2) to provide sufficient proficiency so that they will be able to retain those jobs once they get them.

B. Simulation is designed so as to provide real office situations under simulated conditions. Once the student has obtained basic skills, simulation provides the student an opportunity to practice those skills under office conditions; the teacher acting as a supervisor to aid in the learning process. Simulation will provide a chance for each student to gain his first office experience in an office but off the job. This will make the entry into office life a much easier adjustment to make.

C. During the simulation, the following office experience will be met as they relate to specific jobs:

1. Typewriting . . . correspondence (letters and memos), forms, rough draft work, and composing at the machine.

2. Shorthand . . . . office style dictation and mailable transcripts.

3. Record Keeping . .posting to ledgers, bank deposits, petty cash funds, making change, percentages, and balancing ledgers.

4. Machine Dictation and Transcription.office style dictation and machine operation.

5. Machine Operation.adding machines, calculators, bookkeeping machines, tape recorders, duplicator machines.

6. Duplicating . . . master preparation and machine operation.

7. Filing . . . . . alphabetic, numeric, subject, geographic, tickler files and information retrieval.

8. Telephone . . . . office operation procedures.

9. Office Supervision, work distribution, discipline, office procedures and evaluation.

OPERATIONS PROCEDURE

(Below is a suggested method of conducting Phase I. It can be altered or changed to fit the individual school situation.)

Phase I Pre-Problem Briefing

Duration: 2 or more days (teacher's option)

A. Introduce the simulation

1. Describe the facility as you have arranged it.
2. List the positions on the board and describe briefly what they do.
3. Distribute the Student Manuals.

Students should:

a. Keep the manuals with them at all positions.
b. Read the general explanations of the simulation.
c. Layout general ground rules. Have the students help in these as they relate to office procedures and discipline. Discuss such things as:

1. Absence
2. Tardies
3. Absence notification to president or vice president
4. Dress standards
5. Breaks (how many and when and how long)
6. Communications chain of command
7. Other ground rules peculiar to individual situations
8. Debriefing techniques
9. Evaluation procedures--insert a rating sheet

B. Interviews

Students are to be interview individually for their desired position in MOE, INC., by someone from the community or school administration. (Methods for interviewing included here).

C. Discuss Interviews

As the interviewer talks with each applicant, he should complete a rating sheet on each one. These rating sheets should be kept for the class discussion. Have the interviewer give each applicant a number during the interview, not in sequence. He should review the applications and data sheets prior to coming to this class. The entire class should meet as a group. He should then follow this basic outline.

A. Indicate interest in the opportunity to interview
   1. General impressions of student qualifications
   2. Intent of interview
      a. Hire if practical
      b. Gain confidence in the interview process
      c. Give instructor an idea of competencies for MOE, INC.
   3. Explain the numbering system
      a. Random numbers assigned during the interview
      b. Obligation to keep numbers confidential
      c. Not to be boastful nor offended

B. Name a person (by number only) whom you think was most outstanding
   1. Indicate the strong points of the interview
      a. Dress
      b. Composure
      c. Communicative ability
      d. Skills

C. Continue commentary on other students indicating bad and good points
   1. Statements on inappropriate actions and dress etc. should be constructive with comments on how to improve.

D. Complete the period on a positive note
   1. A good learning situation
   2. Question and answer time should be included

PHASE II Positional Instruction - 6 days

This phase is a general orientation phase involving a rotation of one day at each position. The purpose is to give a general overview of the company and to identify general student weaknesses which must be corrected in the regular classroom before Phase III can begin. Each student should be individually debriefed by the teacher to insure a thorough knowledge and understanding of the elements of each position.

PHASE III Simulation Warm-up - 12 days

This phase is a more intensive treatment and involves a rotation of two days at each position. Work is added to that given in Phase III and standards are progressively raised as the students begin to understand the concepts and procedures. Group debriefings become common as problems are identified. Student problems and weaknesses are again identified by the teacher so that supporting classwork can correct them.

PHASE IV Full-scale Simulation - 18 days

This phase is the full-scale simulation involving three days at each position. The teacher participates in and/or interferes with the process as little as possible. The Vice Presidents have complete control and should exercise that authority. The quality and quantity of the work becomes greater as standards are progressively and systematically raised and as students' skills increase. The workers should be able to handle any situations that arise with minimum confusion and maximum efficiency.

Incorrect Information on Insurance Policies

Roy P. Abernathy
Amount of Coverage

Williams G. Abney
Property Description

Thayne Abrams
Name Misspelled
Amount of Coverage

Paul Ackman
Amount of Coverage

Melvin Adams
Property Description

Harvey M. Ahlstrom
Name Misspelled
Amount of Coverage

Ted A. Albertson
Amount of Coverage

Wendell R. Adler
Property Description

Carl M. Ames
Name Misspelled

William G. Andrew
Amount of Coverage

Poster F. Angus
Name Wrong

Roy O. Arnold
Amount of Coverage

William E. Babcock
Property Description

Bruce H. Baker
Name Misspelled

Jack T. Balls
Amount of Coverage

Norman Barlow
Name Misspelled

Arthur E. Barrett
Amount of Coverage

Harold Bell
Name Misspelled

Joseph A. Bensen
Property Description

Bruce Billings
Amount of Coverage

Gerald C. Berg
Name Misspelled

Brian A. Booth
Property Description

Jerry W. Boulton
Name Misspelled
Amount of Coverage

Paul B. Bryant
Amount of Coverage

Ronald W. Burton
Property Description

All policy numbers beginning with 01 to 06 are incorrect!

All policy numbers beginning with 07-to 12 are correct!

ADDITIONAL FILES AND MATERIALS NEEDED TO RUN SIMULATION
(If a filing system is discussed for use in the Simulation)

1. File Folders and files

   a. borrower files
      (1) 100 folders
      (2) each folder labeled with the name of a borrower

   b. student files
      (1) 1 folder for each student
      (2) each folder labeled with the name of a student

   c. investor and insurance company files
      (1) 12 folders
      (2) each folder labeled with the name of an investor

   d. county assessor files
      (1) 15 folders
      (2) each folder labeled with the name of an assessor
      (3) miscellaneous folder

   e. investor ledger file
      (1) 1 folder
      (2) folder contains a ledger for each investor filed in numerical order

   f. borrower ledger files
      (1) 12 folders
      (2 (2) each folder labeled with an investor number
      (3) folder contains all borrower ledgers associated with that investor--ledgers are filed by investor code

   g. amortization schedules file
      (1) 7 folders
      (2) folders are labeled from one to seven
      (3) No. 1 amortization schedule in No. 1 folder, etc.

   h. forms file
      (1) folder for each form
      (2) central location in office

   i. positional file folder for each student
      (1) 12 folders
      (2) separate set in separate location for each class
      (3) used so student can keep work separated from other classes

   j. Teacher task sheet files
      (1) 12 folders for each class during Phase II
      (2) 7 folders for each class during Phase III and IV
      (3) Approximately 200 file folders

k. Teacher working materials file
   (1) each telephone call and dictation situation should be on separate sheet for greater flexibility - use in 5 x 3 box
   (2) separate file for tax notice request initiation sheets
   (3) separate file for insurance policy renewal sheets
   (4) etc.

i. Cumulative payroll and salary register file
   (1) 2 folders for each class
   (2) 1 folder for each office

2. Positional Files Needed

   a. Tickler files
      (1) 1 file for each insurance clerk
      (2) 100 cards in each file
      (3) recommend use 8 x 5 cards

   b. Loan card file
      (1) 1 file for both posting and tax clerks to share
      (2) file should contain original and copy
      (3) front and back of loan card should be filled out
      (4) 200 8 x 5 cards

      (The teacher is to decide whether the tax amount on the back is sufficient or insufficient. A coding system helps.)

   c. Rotary files
      (1) borrower alphabetic file
         (a) two separate files
         (b) one file located in central position for one-half of office

      (2) borrower numeric file
         (a) two separate files
         (b) one file located in central position for one-half of office

3. Student Manual--Office Manual and Procedures Manual for each position
4. Correct insurance policies file
5. Incorrect insurance policies file
6. Travel itinerary reference books
7. 100 coupons filled out (payment number and month of payment should be entered with a light pencil). Information is found on Master Customer List.
8. 20 coupons filled out based on auxiliary master customer list (found in Cashier's section). These are the Payment No. 1 coupons used to initiate Welcome Letters and Payment Facts Sheets by the Cashier.

Operational Procedures - Phase II

Administrative Assistant

Task sheet

Vice President

Task sheet
Procedures manual
Dictation Booklet - "How to be a Dictator"
    Steno Corp.
    3755 Beverly Blvd.
    Los Angeles, California
    90009 (50¢)
Tax schedule
2 Payroll and salary registers
5 appraisal forms

Receptionist

Task sheet
Procedures manual

Executive Secretary

Transcription belt or script
Task sheet
Procedures manual
2 interoffice memoranda
Letterhead

Cashier

Task sheet
Procedures manual
4 completed coupons - see task sheet section
Deposit slip
Investor ledger - 2
Amortization schedules - No. 1, 2, 3
Daily summary and recap
Receipt book
Money
Petty cash reconciliation
Petty cash book
Bad check
Bad check letter
Blank MOE checks - beginning balance filled in
Welcome letter
Payment facts sheet
2 letterhead
Master customer list

Posting and Tax Clerks

Task sheet
Procedures manual
4 coupons - same as Cashier's
4 Borrower ledgers
Amortization Schedules - No. 1, 2, 3
Master customer list

Insurance Clerk

Task sheet
Procedures manual
2 fire insurance policies - coded one correct and one incorrect
Policy correction form
Premium letter
Tickler card
Policy cancellation notice
Policy cancellation letter
2 letterhead
Master customer list

Operational Procedures - Phase III

Administrative Assistant

Task sheet
Checks to facilitate No. 7 on task sheet (Auxiliary master customer list)

Vice President

Phase III task sheet
A copy of the payroll schedule and salary schedule attached
Two bonus situations

Executive Secretary

Dictation belt
Task sheets

Cashier

Phase II task sheet No. 1; petty cash procedures attached
Welcome letter task sheet with welcome letter attached
Bad check task sheet (Master customer list)
Bad check letter (Auxiliary master customer list)
A number of bad checks
Appropriate names and form should be attached

Posting and Tax Clerk

Phase II task sheet No. 1 with request for tax notices letter and names and addresses of county assessors attached -- appropriate names and form should be attached
Task sheet on coupon posting
Tax processing task sheet with letter of transmittal attached with additional tax reserve funds letter attached -- appropriate names and form should be attached

Insurance Clerk

Task sheet No. 1 with premium letter attached
Policy renewal task sheet with insurance premium letter of transmittal and request for additional insurance reserve funds letter attached

Receptionist

3 task sheets

Operational Procedures - Phase IV

Administrative Assistant

Phase IV task sheet
A number of mortgage payment checks

Vice President

Task sheet, salary scale, payroll schedule, bonus schedule, annual statement procedures, and contingency procedures (names or dictation situation calling for annual statements to be prepared)

Receptionist

3 task sheets

Executive Secretary

Dictation belts and 2 task sheets - itinerary

Cashier

Phase IV task sheet No. 1, with petty cash procedures attached
Task sheet No. 2: welcome letter task sheet, with welcome letter attached
Task sheet No. 3: bad check letter task sheet, with bad check letter attached; also with insufficient funds check attached (appropriate names and forms should be attached)

Posting and Tax Clerk

Task sheet No. 2 with coupons attached
Task sheet No. 1, sample request for tax notices letter and list of county assessors (appropriate names and forms should be attached)
Task sheet No. 3 with processed loan cards, tax letter of transmittal and insufficient funds letter attached.
Task sheet No. 4 with premium letter attached

Insurance Clerk

Task sheet No. 1 with sample premium letter and correct and incorrect insurance policies attached
Task sheet No. 2 with request for insurance, letter of transmittal, and request for additional insurance reserve funds letter attached (appropriate names and forms should be attached)
Task sheet No. 3: policy cancellation task sheet with policy cancellation letter attached

LISTING OF FORMS AND MATERIALS

Check-off list for teacher's use for each position prior to Simulation

A. Cashier

1. Script for tape for Phase II
2. Coupons
3. Deposit slip
4. Investor ledgers
5. Amortization schedules
6. Daily summary and recap
7. Receipt book
8. Money
9. Reconciliation of petty cash form
10. Petty cash book
11. Bad check
12. Bad check letter
13. Welcome letter
14. Payment facts sheet
15. Letterhead
16. Master schedule
17. Petty cash box (optional)
18. MOE payroll check
19. Auxiliary master customer list
20. Payroll and salary register
21. Payroll checks

B. Posting and Tax Clerk

1. Script for tape for Phase II
2. Coupons
3. Borrower's ledgers
4. Amortization schedules
5. Master schedule
6. Loan cards
7. Names and addresses of county assessors
8. Tax notices letter
9. Letter of transmittal for tax payment
10. Request for additional tax money from borrower
11. Organized list to be used with tax notices

C. Insurance Clerk

1. Script for tape for Phase II
2. Insurance policies
3. Policy correction form
4. Premium letter
5. Policy cancellation notice
6. Policy cancellation letter
7. Tickler card
8. Letterhead
9. Master schedule
10. Letter for transmittal for insurance payment
11. Letter requesting additional funds for insurance payment
12. Policy renewal lists

D. Executive Secretary

1. Script for position description for Phase II
2. Letterhead
3. Interoffice memoranda
4. Travel itinerary form
5. Envelope
6. Phase III - letters for dictation belts
7. Phase IV - letters for dictation belts
   (see key for copies of letters for 6 and 7)

E. Vice President

1. Script for tape for Phase II
2. Payroll and salary register
3. Appraisal form
4. Payroll tax table
5. Dictation materials (dictation situations which call for a reply--in files)
6. Annual statements

F. Receptionist

1. Script for tape for Phase II
2. Telephone message pads
3. Envelope
4. Spirit master
5. MOE checks

G. Administrative Assistant

1. Script for tape for Phase II
2. Activity log sheet
3. Telephone call sheet (paper which gives information for initiation of a telephone call)
4. Check--made out for the customer payment (usually for a greater amount than the customer owes)
5. Positional work sheet

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	FED. TAX	STATE TAX	SOC. SEC	OTHER DED.	NET PAY	YEAR TO DATE EARNINGS	FED TAX	STATE TAX	SOC. SEC.	CHECK NO.
	Vice President	750 00	134 20	18 79	36 00		561 01					
	Executive Secretary	525 00	84 70	11 86	25 20		403 24					
	Receptionist/Adm. Asst.	487 50	76 45	10 70	23 40		376 95					
	Cashier	450 00	68 20	9 55	21 60		350 65					
	Posting and Tax Clerk	412 50	60 34	8 45	19 80		323 91					
	Insurance Clerk	375 00	53 21	7 45	18 00		296 34					
		EARNINGS 3 000 00	FED. TAX 477 10	STATE TAX 66 80	SOC. SEC. 144 00	OTHER DED.	NET PAY 2 312 10	EARNINGS	FED. TAX	STATE TAX	SOC. SEC	

Teachers' Key Phase II

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	FED TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	YEAR TO DATE EARNINGS	FED TAX	STATE TAX	SOC. SEC.	CHECK NO.
	Vice President	500 00	79 20	11 90	24 00		385 71					
	Executive Secretary	350 00	48 46	6 78	16 80		277 96					
	Receptionist/Adm. Asst.	325 00	43 71	6 12	15 60		259 57					
	Cashier	300 00	38 96	5 45	14 40		241 19					
	Posting and Tax Clerk	275 00	34 21	4 79	13 20		222 80					
	Insurance Clerk	250 00	29 46	4 12	12 00		204 42					
	EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC		
	2 000 00	274 00	38 35	96 00		1 591 65						

FOR DEPOSIT TO THE ACCOUNT OF

NAME MOE INCORPORATED

ADDRESS Business Education Lane

Wheels, Utah 84621

PLEASE FILL IN ACCOUNT NUMBER BELOW

DATE Current Date and 19 year

ALL ITEMS ARE CREDITED SUBJECT TO FINAL COLLECTION AND RECEIPT OF PROCEEDS IN CASH OR SOLVENT CREDITS

CURRENCY			ID-72
COIN			
CHECKS 97-21 #197	$ 42	00	
97-21 #12	139	00	
97-21 #25	42	00	
97-21 #64	204	00	
TOTAL FROM OTHER SIDE			
TOTAL	$427	00	

USE OTHER SIDE FOR LISTING ADDITIONAL CHECKS

COMMERCIAL SECURITY BANK

SALT LAKE CITY, UTAH

530
ACCOUNT NO.

⑆1240⑈0073⑆

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Investor American Investors Insurance Co.

Code 04

Amortization Schedule _____

Payment No. _____

DATE	TOTAL AMOUNT PAID		INTEREST		PRINCIPAL	
SEP 23 1968	28	61	25	08	3	53
SEP 23 1968	97	80	72	77	25	03

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Investor American Insurance Co.

Code 03

Amortization Schedule

Payment No.

DATE	TOTAL AMOUNT PAID		INTEREST		PRINCIPAL	
SEP 23 1968	149	23	110	70	38	53
SEP 23 1968	28	61	8	42	20	19

No. 236 $ 166.00

Date Sep. 23 19 68

To First Sec. Bank

For Bad Check

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check	166	00
Bal. Car'd. For'd.		

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

97-21
1243

Wheels, Utah September 23 19 68 No. 236

PAY TO THE ORDER OF First Security Bank of Utah, Logan, Utah $ 166.00

One hundred sixty-six 00/100----------DOLLARS

Vice President

FIRST SECURITY BANK
Wheels, Utah

⑆1243⑈0021⑆ 34 08024 ⑈2⑈

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Day, Month, Year

Mr. Lester G. Aaron
2966 Garden Circle
Beaver, Utah 86990

Dear Mr. Aaron:

You are hereby notified that your check for $166.00, drawn to our order on the Logan Office of the First Security Bank of Utah, has been returned by the bank because of insufficient funds.

We ask that you make this check good within ten days from the date of this notice. In the event that you fail to do so, we shall proceed to protect our interests by other methods.

Sincerely,

Name
Vice President

HRS/hrs

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No. 301

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.
				X		

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
03-041	03-1		$ 42.00
			Late Charge
			TOTAL $42.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Clifton A. Abbott

Please return with payment

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No. 1

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.
				X		

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
04-007	04-1		$ 42.00
			Late Charge
			TOTAL $42.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

William E. Bird

Please return with payment

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No. 22

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.
				X		

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
03-060	03-2		$ 204.00
			Late Charge
			TOTAL $204.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Henry L. Abernethy

Please return with payment

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No. 87

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.
				X		

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
04-037	04-3		$ 139.00
			Late Charge
			TOTAL $139.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Melvin T. Adams

Please return with payment

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Day, Month, Year

Mr. William E. Bird
986 Eclipse Way
Fremont, Utah 86732

Dear Mr. Bird:

Welcome to MOE . . .

and thank you sincerely for the confidence you have shown in this corporation by permitting us to cooperate in the financing of your property.

For your convenience, we have summarized information pertinent to your loan on the "Payment Facts" sheet attached. You will note a loan number on the "Facts" sheet. Please refer to this number when writing us about any matter as this will assist us in giving prompt attention to your correspondence.

Enclosed you will find a packet containing monthly remittance notices for twelve months. Each payment must be accompanied by a remittance notice. DO NOT SEND THE ENTIRE BOOK. Payments should reach this office on or before the FIRST day of each month. Late payments are subject to a late charge and could impair your credit rating.

Each year a supply of remittance notices and envelopes will be forwarded for your use. We will also provide you with an annual statement immediately after the first of each year showing information that will be helpful in preparing your income tax return.

Your reserves for taxes and fire insurance premiums are only estimated. If we have an excess, it will be held as a credit to your account, subject to your order, and if we do not have sufficient funds to take care of these items, we will notify you. Please inform us if a change is made in your hazard insurance or if you report a claim under the policy. Also, do let us know promptly of any change in your address or sale of the property on the form enclosed in your packet.

We look forward to the opportunity of doing business with you and hope you will call on us--any time.

Very truly yours,

Name
Vice President

HRS/hrs
Enclosures

PAYMENT FACTS

NEW OWNER: William E. Bird

YOUR LOAN NUMBER: 04-007

ORIGINAL OWNER: _____

As of October 1, 1968

there is a principal balance on your FHA loan in the amount of $_____

and/or a balance on your VA loan of $_____

and/or a balance on your Conventional loan of $4,296.47

and/or a balance on your Installment Note of $_____

Accumualted credit, representing trust funds, presently totals $_____

The next payment on your account is due November 1, 1968

In the amount of $ 42.00

This monthly payment is allocated as follows:	$
Principal and Interest - FHA	
Principal and Interest - VA	
Principal and Interest - Conventional	28.61
Special Assessment	
FHA Mortgage Insurance	
Deposit for Taxes	10.72
Deposit for Fire & Hazard Insurance	2.67
Other	
TOTAL	$ 42.00

Monthly Side-Agreement (Installment Loans) $_____

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

DAILY SUMMARY AND RECAP

Date Month, Day, Year

Investor Code	Investor	Total Paid	Interest	Principal	Late Charges
1	Aetna Insurance Co.				
2	Allstate Insurance Co.				
3	American Insurance Co.	$177.84	$119.12	$58.72	
4	American Investors Insurance Co.	126.41	97.85	28.56	
5	American Western Life Insurance				
6	Anchor National Life Insurance				
7	Bankers Life & Casualty Insurance				
8	Beehive Insurance Company				
9	California Western Life Insurance				
10	Continental Life Insurance Co.				
11	Farmers Insurance Group				
12	Massachusetts Mutual Life Insurance				
	TOTAL	$304.25	$216.97	$87.28	

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Original Borrower Clifton A. Abbott
Mailing Address 1063 Lincoln
Moab, Utah 86789
Present Borrower
Mailing Address

Card No.
Investor Code C3
Amortization Schedule 1
Payment No. 301

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt.	First Payment Date	Maturity Date
American Insurance Company	$42.00	$28.61	$2.67	$10.72	$4,300	September 1,	19-- Sep. 1, 1

Date	Amount Paid		Interest		PRINCIPAL Payment		PRINCIPAL Balance		Taxes		Insurance	
SEP 23 1968	42	00	8	42	20	19	1,422	87	10	72	2	67

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Original Borrower: Henry L. Abernethy
Mailing Address: 1001 Wilson Avenue
Present Borrower: Nephi, Utah 86980
Mailing Address:

Card No.:
Investor Code: 03
Amortization Schedule: 2
Payment No.: 22

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt.	First Payment Date	Maturity Date
American Insurance Company	$204.00	$149.23	$40.60	$44.17	$21,200.00	December 1, 19--	Aug. 1, 19--

Date	Amount Paid		Interest		PRINCIPAL Payment		PRINCIPAL Balance		Taxes		Insurance	
SEP 23 1968	204	00	110	72	38	53	20,398	63	44	17	10	60

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Original Borrower: Melvin T. Adams
Mailing Address: 1995 Dourius
Present Borrower: Axtell, Utah 86672
Mailing Address:

Card No.:
Investor Code: 04
Amortization Schedule: 3
Payment No.: 87

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt.	First Payment Date	Maturity Date
American Investors Insurance Co.	$139.00	$97.80	$8.15	$33.05	$16,300.00	July 1, 1961	July 1, 1991

Date	Amount Paid		Interest		PRINCIPAL Payment		PRINCIPAL Balance		Taxes		Insurance	
SEP 23 1968	139	00	72	77	25	03	14,528	86	33	05	8	15

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Original Borrower: William E. Bird
Mailing Address: 986 Eclipse Way
Present Borrower: Fremont, Utah 86732
Mailing Address:

Card No.:
Investor Code: 04
Amortization Schedule: 1
Payment No.: 1

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt.	First Payment Date	Maturity Date
American Investors Insurance Co.	$42.00	$28.61	$2.67	$10.72	$4,300.00	October 1, 1968	Oct. 1, 1998

Date	Amount Paid		Interest		PRINCIPAL Payment		PRINCIPAL Balance		Taxes		Insurance	
SEP 23 1968	42	00	25	08	3	53	4,296	47	10	72	2	67

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

RE. Name Clifford Adair Policy 09-080 Date Month, Day, Y

NAMES OF INSURANCE COMPANIES

_____ AETNA INSURANCE CO.
312 Boston Building
Newport, Main 12134

_____ ALLSTATE INSURANCE CO.
363 E. 960 South
Boston, Massachusetts 13236

_____ AMERICAN INSURANCE CO.
647 W. Broadway
Chicago, Illinois 34323

_____ AMERICAN INVESTORS INSURANCE CO.
943 North Main
Chicago, Illinois 34234

_____ AMERICAN WESTERN LIFE INSURANCE
942 E. 11 South
Washington, D. C. 22097

_____ ANCHOR NATIONAL LIFE INSURANCE
150 East Gover
Cincinnati, Ohio 42870

_____ BANKERS LIFE & CASUALTY INSURANCE
487 Pioneer Street
Dallas, Texas 60953

_____ BEEHIVE INSURANCE CO.
149 South State
Salt Lake City, Utah 84368

X CALIFORNIA WESTERN LIFE INSURANCE
479 Bankers Building
Los Angeles, California 95478

_____ CONTINENTAL LIFE INSURANCE CO.
Continental Bank Building
San Francisco, California 93847

_____ FARMERS INSURANCE GROUP
947 East 4th South
Reno, Nevada 89023

_____ MASSACHUSETTS MUTUAL LIFE INSURANCE
1698 South Main
Boston, Massachusetts 30234

Correct Legal Description to read: Lot 15 Block 6 Sunset Road Development #7, Orangeville, Utah

Correct Name of insured to read: _____

Correct Effective Dates of Policy to read: _____

Correct Amount of Coverage to read: _____

Policy Expiration Date September 30, 19--

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

TICKLER CARD

Name of Insured Paul G. Addison

Name of Insurance Co. American Western Life Insurance

Borrower's No. 05-038

Policy No. 05-038

Effective Dates of Ins. September 30, 19-- to September 30, 19--

Amount of Coverage $14,000

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Day, Month, Year

Mr. Paul G. Addison
353 S. 1100 E.
Eureka, Utah 86502

Dear Mr. Addison:

It is a real pleasure to advise you that your application for Mortgage Fire Insurance has been approved. Enclosed is your policy which describes the benefits and provisions of this valuable insurance coverage underwritten by the American Western Life Insurance Company.

Below is listed the composition of your new payment including the premium for this protection:

Principal and Interest	$ 83.94
Deposit for Taxes	29.06
Deposit for Fire Insurance	7.00
Total Monthly Payment	$120.00

We congratulate you for your wisdom and foresight in participating in this program, and we trust you will feel a greater measure of security in knowing that you have provided for an emergency with this insurance. If you have any questions concerning this matter, please contact us at your convenience.

Enclosed is a new set of coupons. In order to avoid the possibility of confusion, we ask that you destroy any others in your possession.

Very truly yours,

Name
Vice President

HRS/hrs
Enclosures

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Day, Month, Year

Mr. Daniel R. Alsop
1153 Bryan Avenue
Milford, Utah 87567

Dear Mr. Alsop:

Your insurance policy covering property on which we hold a mortgage will expire on October 1, 1968. We must hold the original insurance policy in our files at all times.

Will you see that a renewal policy is in our office at least ten days before expiration. You are free to purchase the policy from any agent you may choose so long as the coverage and company meet our minimum requirements.

If a replacement policy is not received in the required time, we will have no other alternative than to order the policy for you at your expense.

Sincerely yours,

Name
Vice President

HRS/hrs

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	YEAR TO DATE EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	CHECK NO.
	Vice President	750 00	134 20	18 79	36 00		561 01					
	Executive Secretary	525 00	84 70	11 86	25 20		403 24					
	Receptionist/Adm. Asst.	487 50	76 45	10 70	23 40		376 95					
	Cashier	450 00	68 20	9 55	21 60		350 65					
	Posting and Tax Clerk	412 50	60 34	8 45	19 80		323 91					
	Insurance Clerk	375 00	53 21	7 45	18 00		296 34					
	EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC		
	3 000 00	477 10	66 80	144 00		2 312 10						

Teacher's Key Phase III

43/ -44-

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

December 3, 1968

Mr. Harold H. Madsen, Executive Secretary
National Businessman's Association
1011 LaSalle Street
Chicago, Illinois 42142

Dear Mr. Madsen:

In regard to our discussion last week at the national convention in Miami, I am compelled to say that the new president of NBA should be congratulated for his handling of the student uprising during the general meeting.

Mr. Haines, the president, handled the situation with great finesse. In fact, he handled it so smoothly that many people in attendance were unaware of the disturbance.

I certainly appreciate your service to the association. NBA will be on the move as never before during the coming year, and I am proud to be a member.

Sincerely,

H. Robert Stocker
President

HRS/hrs

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

December 3, 1968

Mr. Gerald P. Haines, President
National Businessman's Association
c/o Peoples' Utility Company
4200 South Kensignton
Des Moines, Iowa 35769

Dear President Haines:

It seems that all great conventions have the dubious honor of having "yippies" in attendance. Ours was a great convention even with this disturbance.

Many of us in attendance are very appreciative of your smooth handling of the situation. We appreciate your leadership in NBA. I want to express my personal thanks for your friendship and association throughout the years.

I am looking forward to a great year with the association.

Sincerely,

H. Robert Stocker
President

HRS/hrs

cc H. M. Madsen

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84631

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTH EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	YEAR TO DATE EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	CHECK NO.
	Vice President	300 00	145 73	20 40	38 40		595 47					
	Executive Secretary	450 00	90 20	12 63	26 40		429 77					
	Receptionist/ Adm. Asst.	175 00	73 70	10 32	22 80		368 18					
	Cashier	400 00	57 96	8 11	19 20		314 73					
	Posting and Tax Clerk	300 00	50 36	7 05	17 28		285 31					
	Insurance Clerk	300 00	40 86	5 72	14 88		248 54					

EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC.
2 895 00	458 81	64 23	138 96		2 233 00				

Teacher's Key Phase IV

47/48

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	YEAR TO DATE EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	CHECK NO.
	Vice President	850 00	159 73	22 34	40 80		627 11					
	Executive Secretary	600 00	101 20	14 17	28 80		455 83					
	Receptionist/ Adm. Asst.	525 00	84 70	11 86	25 20		403 24					
	Cashier	450 00	68 20	9 55	21 60		350 65					
	Posting & Tax Clerk	410 00	59 86	8 38	19 68		322 08					
	Insurance Clerk	390 00	56 06	7 85	18 72		307 37					
		EARNINGS	FED. TAX	STATE TAX	SOC. SEC	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC	
		3 255 00	529 75	74 17	154 80		2 466 28					

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	FED TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	YEAR TO DATE EARNINGS	FED TAX	STATE TAX	SOC. SEC.	CHECK NO.
	Vice President	880 00	168 13	23 54	42 24		646 09					
	Executive Secretary	630 00	107 80	15 09	30 24		476 87					
	Receptionist/ Adm. Asst.	555 00	91 30	12 78	26 64		424 28					
	Cashier	480 00	74 80	10 47	23 04		37 69					
	Posting & Tax Clerk	440 00	66 00	9 24	21 12		343 64					
	Insurance Clerk	390 00	56 06	7 85	18 72		307 37					
		EARNINGS	FED TAX	STATE TAX	SOC SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC	
		3 375 00	564 09	78 97	162 00		2 569 94					

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	YEAR TO DATE EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	CHECK NO.
	Vice President	885 00	169 53	23 73	42 48		649 26					
	Executive Secretary	635 00	108 90	15 25	30 48		480 37					
	Receptionist/ Adm. Asst.	560 00	92 40	12 94	26 88		427 78					
	Cashier	485 00	75 90	10 63	23 28		375 19					
	Posting & Tax Clerk	445 00	67 10	9 39	21 36		347 15					
	Insurance Clerk	395 00	57 01	7 98	18 96		311 05					
		EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC	
		3 405 00	570 84	79 92	163 44		2 590 80					

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	FED. TAX	STATE TAX	SOC. SEC	OTHER DED.	NET PAY	YEAR TO DATE EARNINGS	FED TAX	STATE TAX	SOC. SEC.	CHECK NO.
	Vice President	930 00	182 13	25 50	44 64		677 73					
	Executive Secretary	680 00	118 80	16 63	32 64		511 93					
	Receptionist/ Adm. Asst.	605 00	102 30	14 32	29 04		459 34					
	Cashier	530 00	85 80	12 01	25 44		406 75					
	Posting & Tax Clerk	490 00	77 00	10 78	23 52		378 70					
	Insurance Clerk	470 00	72 60	10 16	22 56		364 68					

EARNINGS	FED TAX	STATE TAX	SOC SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC SEC.
3 705 00	638 63	89 40	177 84		2 799 13				

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	YEAR TO DATE EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	CHECK NO.
	Vice President	935 00	183 53	25 69	44 88		680 90					
	Executive Secretary	685 00	119 90	16 79	32 88		515 43					
	Receptionist/ Adm. Asst.	610 00	103 40	14 48	29 28		462 84					
	Cashier	535 00	86 90	12 17	25 68		410 25					
	Posting & Tax Clerk	495 00	78 10	10 93	23 76		382 21					
	Insurance Clerk	475 00	73 70	10 32	22 80		368 18					
	EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC		
	3 735 00	645 53	90 38	179 28		2 819 81						

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

January 17, 1969

Mr. John J. Bennett
3509 East Oak Drive
Sterling, Utah 87684

Dear Mr. Bennett:

In a recent letter to us you stated that you had received two letters from MOE, INC., indicating an amount due of $8.64 for taxes and an amount due of $3.53 for insurance. You asked for an explanation of these additional charges and for an explanation of why you must increase your mortgage payment by $1.02 per month.

To begin with Mr. Bennett, your mortgage payment was $166.00. This payment can be broken down into three major components. These components are (1) principal and interest, $119.76; (2) taxes, $37.24; and (3) insurance, $9.00.

The amount you pay for principal and interest can best be explained by noting that the portion of the $119.76 which goes toward reducing your principal is continually rising and the amount which goes for interest is continually decreasing throughout the term of your loan. Why does this happen, you might ask. The reason is because the principal balance of your loan is decreasing with each mortgage payment you make. Since you are paying a fixed amount of principal and interest, $119.76, a reduction in your principal balance means less of this fixed amount needs to go for an interest payment and so, consequently, more of the $119.76 can go toward decreasing your principal.

The amount you pay each month for taxes and insurance can perhaps best be explained this way. Uninsured mortgaged property cannot be tolerated; neither can having tax delinquent property under mortgage. In either case neither MOE, INC., nor its investors are fully protected. Because of this we have an agreement with our investors that we will pay all taxes and make all insurance payments.

In order for us to pay your taxes and insurance, we estimate how much your taxes are going to be on your mortgaged property and how much the insurance to cover this property is going to cost. We then divide this estimation by twelve and ask that you pay one-twelfth of this total each month. In this way we hope to have enough money accumulated in a tax and insurance reserve to pay your taxes and to pay your insurance premiums when they come due.

Sometimes, however, there are unforeseen circumstances which influence the amounts that must be paid. In your case, Mr. Bennett, your taxes increased by $8.64 because the assessed valuation of your property increased when you built your new garage. As for the increase in your insurance premium of $3.53, we assume this can be attributed to either inflation or to an excess of insurance claims. There may, of course, be any number of reasons for an increase in an insurance premium.

This, then, is a breakdown of your mortgage payment and an explanation for the charges included therein.

If you desire further information or if we may be of further service to you, please do not hesitate to let us know.

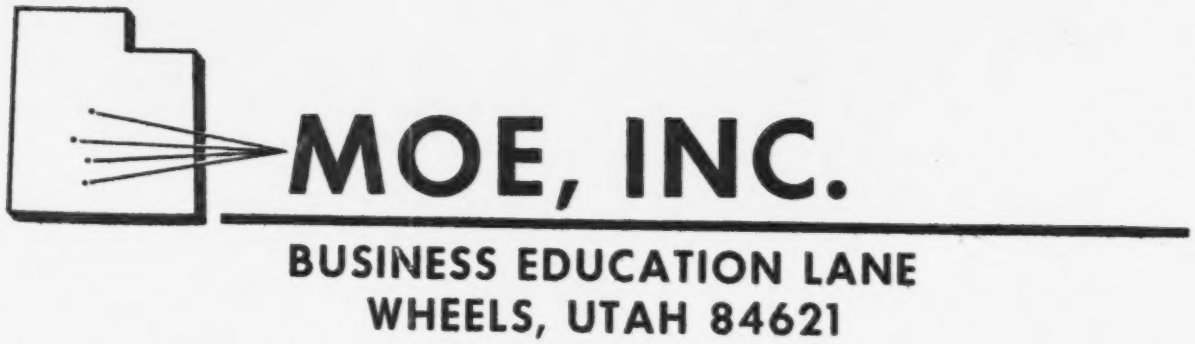
Yours very truly,

Name
Vice President

hrs

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621



January 17, 1969

Massachusetts Mutual Life Insurance
1698 South Main
Boston, Massachusetts 30234

Attention Mr. Scott

Gentlemen:

One of the borrowers to whom we lent your invested money, a Mr. Arthur E. Barrett of Axtell, Utah, has had a heart attack. Mr. Barrett's doctors assure us that Mr. Barrett will be fully recovered in approximately six months.

Mr. Barrett has no insurance for an emergency such as this and will not be able to make his mortgage payments until he is able to work again.

With your concurrence, we will suspend all activity concerning Mr. Barrett's account until he is again able to make his mortgage payments. Mr. Barrett realizes, of course, that an extra charge will be necessary if we allow him this privilege.

Sincerely yours,

Name
Vice President

hrs

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

January 17, 1969

Mr. Robert J. Bates
1205 Gilmer Drive
Moab, Utah 86792

Dear Mr. Bates:

Subject: Loan No. 09-067

For the last six months, Mr. Bates, you have been 15 days late making your mortgage payment. As is our usual procedure, you have been charged a late charge which has been added on to the total of your next mortgage payment.

However, you have been ignoring the late charge and have been paying only the regular mortgage payment.

In accordance with the terms of the contract you signed with us when obtaining your loan, you agreed to pay all late charges incurred because of late payment. The contract also states that nonpayment of any charge is justification for making the total mortgage amount due immediately.

If you do not pay these late charges and make your payments on time in the future, Mr. Bates, we will be forced to take immediate action.

Yours truly,

Name
Vice President

hrs

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

January 17, 1969

California Western Life Insurance
479 Bankers Building
Los Angeles, California 95478

Attention Mr. Smith

Gentlemen:

Subject: Willard J. Andrews, Loan No. 09-074

As you know, MOE. INC., does not lend capital for speculative ventures but lends only to borrowers who can prove sufficient equity. However, Mr. Andrews of Gunnison, Utah, believes there is little or no risk attached to building a major eating establishment in his town.

Gunnison is in a rather unique geographic position. The town is situated at a junction on U. S. Highway 89. It does not matter which road a person takes at the junction because both are major routes to Salt Lake City. Highway 89 continues up the east side of the Wasatch Mountains and Utah 28 joins U. S. Highway 91 and Interstate 15.

Approximately 13 miles to the south at Salina, Utah, Interstate 70 is presently under construction and will bring many people through Gunnison as they move from Interstate 15 to Interstate 70 or vice versa.

MOE, INC., feels this is a worthy venture and that taking a mortgage on the eating establishment to be built will provide sufficient protection. Please let us know whether or not you concur in this decision.

Very truly yours,

Name
Vice President

hrs

COURSE OF STUDY

SIMULATED OFFICE EDUCATION

STUDENT PACKAGE

UTAH STATE BOARD FOR VOCATIONAL EDUCATION

Walter E. Ulrich, Jr., Administrator

E. Charles Parker, Specialist, Office Occupations

Garth A. Hanson, Teacher Educator, U.S.U.

H. Robert Stocker, MDE I, Teacher

Institutional Assistance: Utah State Board of Education
RCU Division
Title I, E.S.E.A.
Vocational Division
Utah State University
Logan, Utah
System Development Corporation
Santa Monica, California
Utah Mortgage Loan Corporation
Logan, Utah

Teacher Assistance: Laura Ballis, Logan High
Jessie Cowley, Skyline High
Pat Pieper, Clearfield High
Lucille Shea, Kearns High
Blaine Wilson, Sevier Valley Tech.

004832

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REFERENCE INFORMATION

A. Purposes of Simulation

Simulation is not a new concept in education. It has been around for many years. You very likely used it as a child when you were growing up. You assumed the role of one of your parents, the nurse, or a fire chief. Simulation is a very real part of our learning process.

Webster says that simulation is "to assume the appearance of . . . " With MOE, INC. we are assuming the appearance of an office; and in order to succeed, we must get realistic reactions from the participants. It takes a lot of preparation to get this kind of response. Imagine the background and effort that goes into a space shot simulation, a national emergency simulation, or an office simulation.

Our purpose in simulating an office is to get the potential office workers used to working in an office. You are a part of a real office; only the outside environment is simulated. You could actually conduct business for a mortgage loan company within these walls. The only time you will become anything other than an office worker is when you become the administrative assistant; you are then the outside world. You may simulate a telephone operator, a customer, or a banker down the street. You will be given ample instructions at the time.

The MOE, INC. simulation was copied from an actual mortgage loan office; Utah Mortgage Loan Corporation of Logan, Utah. Four simulation experts entered the offices of U.M.L.C., and interviewed each worker at his work station. These workers were asked questions about their positions and how they related to the overall operation of the office. The simulation team collected procedures and forms, etc. From this exciting beginning came the scripts, tapes, manuals, task sheets, equipment, and positions that you will work with while you are in MOE, INC. Simulation offers some exciting avenues to office learning.

B. MOE, INC. Simulation Procedures

As a worker in MOE, INC. you will be given the opportunity to work in all of the positions in the office. You will rotate through the positions as directed by your teacher. The simulation is constructed in the following four phases:

PHASE I - Pre-problem briefing

This is the general introduction to the simulation. It involves an acquaintanceship with the simulation facility and a laying of ground rules for work therein. The student must interview for a position in the office and present all data necessary in applying for the job.

PHASE II - Positional instruction

This phase is a general orientation phase involving a rotation of one day at each position. The purpose is to give a general overview of the company and to identify general student weaknesses which must be corrected in the regular classroom before Phase III can begin. Each student should be individually debriefed by the teacher to insure a thorough knowledge and understanding of the elements of each position.

PHASE III - Simulation warm-up

This phase is a more intensive treatment and involves a rotation of two days at each position. Additional work is added to that given in Phase II and standards are progressively raised as the students begin to understand the concepts and procedures. Group debriefings become common as problems are identified. Student needs are again identified by the teacher so that supporting classwork can correct them.

PHASE IV - Full-Scale Simulation

This phase is the full-scale simulation involving three days at each position. The teacher participates in and/or interferes with the process as little as possible. The Vice Presidents have complete control and should exercise that authority. The quality and quantity of the work becomes greater as standards are progressively and systematically raised and as students' skill increase. The workers should be able to handle any situations that arise with minimum confusion and maximum efficiency.

C. Positional Description

The names, descriptions and objectives of the positions in MOE, INC., are listed below in alphabetical order. Read through them and become familiar with each position.

ADMINISTRATIVE ASSISTANT

Takes the place of the outside world in the simulation. Duties consist of being an assistant to the teacher, role playing (County Tax Assessor, Bank, Insurance Company, Mailman, Customers), telephoning, evaluating, initiating customer contact, and miscellaneous duties directed by the teacher.

CASHIER

Receives and deposits customer payments, manages petty cash fund, posts to investors' ledgers, completes daily summary and recap, writes welcome letters to new customers, complete payment facts sheets, and handles all bad check procedures.

EXECUTIVE SECRETARY

Regulates work overflow, handles dictation and transcription duties, as Girl Friday for VICE PRESIDENT, and is responsible only to the VICE PRESIDENT.

INSURANCE CLERK

Checks insurance policies for completeness and accuracy, completes correction forms on incorrect policies, writes premium letters to customers with correct policy and completes tickler card on correct policy, handles policy cancellation notices, and renews insurance policy using customer's reserve or requests additional funds from borrower so he can pay insurance premium.

POSTING AND TAX CLERK

Requests individual property tax amounts from County Assessors, pays taxes from individual customers' reserves, requests additional funds to pay taxes, and posts to customers' ledgers.

RECEPTIONIST

Meets visitors, understands total office concept, files all correspondence, may conduct tours as needed, screens visitors, and fills in wherever needed in the office.

VICE PRESIDENT

Is in charge of the office and is responsible for upgrading procedures. Is responsible only to the president. Must supervise personnel, make personnel evaluations, write and dictate letters, complete payroll, and interview prospective employees.

D. Work Attitude

The simulated office is designed with you, the worker, in mind. Wherever possible it is furnished with the latest in office equipment and furniture. There has been a concerted effort to provide you with the environment and atmosphere which is found in the office.

MOE, INC. is a company which is in business to serve the public. From that public, MOE, INC. must make a profit for the services it renders. You are expected to contribute to that profit. If your conduct or work detracts from that profit, you can consider that your job is in jeopardy. You are expected to help establish a working atmosphere of relaxed, industrious, efficiency. There should be a feeling of team effort in completing the day's work.

Decision making and the ability to follow instructions are some attributes that will contribute most to the success of your job. These two items are listed high as the most needed attributes of beginning office workers. The Vice-President is the student boss of the MOE operation. In order that he may perform his duties effectively, he must insist upon quality workmanship from all office workers. He must do this in spite of personalities or friendships.

Assume your position, play the role and do the work as an office worker should do. Keep your work area clean. Finish one job, put it away, then get along to another job. In this way your desk will not become cluttered.

Your contribution to the office atmosphere is very important. Make certain your part on the team effort is effective and satisfying.

E. Ground Rules

1. Breaks

You will be expected to take a break periodically while you are working for MOE, INC. There are several reasons why you will be required to take this break. Some of these reasons are as follows:

a. You need to practice leaving your work and coming back to it with a minimum amount of lost time.

b. You should practice communicating with other members of the office staff. Most of your office time is spent with "business talk"; some of your time should involve "personal talk." Make an effort to become acquainted with all members of the simulated office.

c. You need to take a break for a change of pace. This change of pace keeps you interested in your work.

While you are on your break, relax as much as you can, take care of your personal needs and get back to work as quickly as possible. Do not get involved in gossip, extended breaks without permission, or activities which are unbecoming to an office worker.

2. Absences

You are expected to be present at all times just as you would be in an actual office. The proper functioning of the office depends on the presence of all office personnel. If absence is necessary, make certain that either the Vice President or President is notified.

3. Tardies

Unexcused tardies will affect your grade and salary. Keep them at a minimum.

4. Chain of Command

Read through your materials carefully and use your own initiative in solving problems. If you still have questions, refer the matter to your Vice President who in turn may go to the President.

5. Dress

People gain an impression of you the first time they see you and on the basis of it, they frequently judge the individual before he has had an opportunity to speak. Good appearance is important in getting and keeping a job.

Good personal appearance includes the proper selection and care of clothes. Clothes to be worn for business should be appropriate, neat, and becoming. The styles should be attractive and yet avoid extremes.

The proper care of clothes is just as important as the selection. Frequent cleaning and pressing of garments and constant attention to such items as well-polished shoes give an office worker top marks in appearance.

F. Evaluation

While you are working with MOE, INC., you will be evaluated through varied techniques. The Vice President (a fellow student) is required to complete an evaluation for each of the employees in his office. He will evaluate you on the quality of your work, your quantity of work, your ability to follow instructions, your diligence, use of judgment and imagination where required, initiative and responsibility, attitude, promptness, response to supervision and instruction, courtesy and cooperation, relations with co-workers, and appearance. Your teacher will insist that the Vice President be objective in this evaluation and not allow personal feelings to influence his appraisal. The teacher will consider this factor heavily in evaluating the Vice President. The evaluation will remain confidential unless the teacher wishes to discuss it with you personally.

The teacher will also conduct a constant evaluation of your performance while you are at each position. This evaluation will be based on the factors listed below.

1. The work you produce. Remember, if you would not be proud to sign your name to a piece of outgoing correspondence, it is not of mailable quality. It is the Vice President's responsibility to see that the correspondence will meet the standards of mailability that your teacher has established. Once the Vice President has approved and signed an item of correspondence, he assumes responsibility for the mailability of the correspondence and will be graded accordingly.

2. You will be asked to make a carbon copy of all the correspondence you type. These copies are to be placed in the "out" basket located near you. The Receptionist will act as the mail carrier and pick up all of the out-going mail periodically. She will then place your material in your file each day. You are to check to see that it has been properly placed and arranged. When the teacher sees that it is time for evaluation, he will check your file, usually unannounced. Keep it in good shape at all times, even though it may only be checked two or three times during the simulation.

3. Some of your offices may be equipped with a telephone system. Since no two of them will be exactly alike, you will have to check with your instructor to learn how each system is operated. The telephone introduces a new form of evaluation. Wherever it is possible, your system will be equipped with facilities to record all conversations. Some of these may be both audio and video. If your system is so equipped, you will not always know when you are being recorded, but it is conceivable that these recordings will be evaluated periodically to determine the progress you are making. It is also likely that your conversations will be used in some of the debriefing sessions. You should be aware that you should not say anything on your telephone at any time that your instructor should not hear. This rule is just as valid in the office as it is in this instructional facility.

(4) You will occasionally be given a formal exam in the form of a "rush job." Depending upon the position you are occupying, you will be given some assignments to complete in a given amount of time. During that time you will be interrupted with telephone, customer, and employee business. Your challenge is to return to your work as quickly and efficiently as possible. Your work will be returned to your instructor when time is up and you will then follow the office routine again.

These many approaches to evaluation are designed for a total evaluation of your capabilities as an officer worker. It is hoped that from the evaluation, you can be helped in becoming a very competent worker in the office. If you have any questions concerning these procedures, please feel free to contact your instructor.

G. Debriefing

Debriefing is not a normal function of an office, but is very important as a step in the instructional process. It is designed to immediately bring to the students' attention his strengths and weaknesses in the office environment. Such characteristics could deal with skills or attitudes. Some debriefing will include everyone in the office, while others will be held individually.

The object of the debriefing sessions is to determine how the office functions. The discussion period is designed for the student more than for the teacher. Here is an opportunity for you to speak--to give your ideas in how to improve the office conditions or to ask questions concerning your own office situations.

Debriefing sessions will last just as long as the teacher thinks they are needed. Usually they will come at the end of the day or week, but they could come whenever it is necessary. You will find the debriefing sessions of great help to you in improving your office effectiveness. Take advantage of them. You can learn much from these sessions.

H. Public Relations

Because this is a unique educational program, people may be interested in visiting while you are working. Your role in any of the positions, except receptionist, should be that of not being distracted by someone else in the office. If you are asked a question, a short complete answer is all that is expected.

I. Correspondence Guidelines

All correspondence styles and procedures will be at the teacher's option.

THE MORTGAGE LOAN COMPANY EXPLAINED

A mortgage loan company provides money for the purchase of homes and property or both. This company obtains the money it loans to borrowers from investors. These investors are usually large insurance and investment companies. The Mortgage Loan Company makes a profit from "buying" money from these investors and "selling" it to borrowers at a slightly higher rate of interest.

When a couple decides to buy a home, they usually contact a real estate broker who shows them several homes. When the couple decides on a home to buy, they may select a mortgage loan company where they can receive a loan at the least possible rate of interest. The couple is interviewed by an official of the company where that official makes a decision as to whether a loan should be made or not.

The loan is then made (if acceptable to all parties) to the borrower for payment on the property. A welcome letter is sent from the Mortgage Loan Company to the borrower along with payment information and a set of coupons, one of which is to be returned with each monthly payment.

At a given time each month, the borrower then writes a check for the amount of the payment, attaches it to the coupon for that month and sends it to the mortgage company. The cashier at the mortgage company receives the check and coupon. . . The check is then deposited in the bank and the coupon is sent through the company system and posted to the borrowers account.

In most states, it is possible for the borrower to pay insurance and tax premiums together with the mortgage payment. These funds are kept in reserve with the mortgage company until the payment for each comes due. This enables the borrower to pay the same payment each month and not have to make a large payment for insurance and taxes whenever they come due.

The Mortgage Loan institution makes it possible for individuals to buy homes who would otherwise be forced to rent all their lives. They perform a very important function in our economy.

K. GLOSSARY

AMORTIZATION SCHEDULE

The amortization schedule is a table of figures which defines the amount of interest, principal, and balance remaining on the loan after each payment is made. The details of the loan are recorded across the top and the payment number of the loan is recorded down the left margin of each column. This schedule is used for posting to the various ledgers. This schedule is also useful for obtaining information for the annual report and other details concerning the borrower's loan.

BORROWERS LEDGER

A cumulative payment record for each borrower. Each time a borrower makes a payment, it is recorded on this ledger with the amount for interest, principal, loan balance, taxes and insurance also listed. The top of the card contains all applicable information concerning the borrower.

COUPON

The coupon is one of the major documents used in a mortgage loan business. When a borrower receives a loan from MOE, INC., a set of coupons is sent to him stating the amount of the payment and when it is due. The borrower simply remits his payment (usually in check form but sometimes in cash) to the loan company along with the coupon. The company then has all of the information necessary to credit the payment to the proper account without referring to any other files. MOE, INC. will accept payments without the coupon but the cashier immediately makes out a handwritten coupon so the payment may be processed.

INSURANCE POLICY

A contract between two parties stating coverage costs, payments, and limitations for insuring stated property against loss in value. It is necessary that each loan be covered. The policies are renewed each year for this practice but may be renewed for longer periods in normal business conditions.

INSURANCE ESCROW

In order to provide a more complete service to the customer (borrower), MOE, INC., insists that a portion of the monthly payment be placed in a escrow for the payment of the insurance premium when it becomes due. Approximately two months before the insurance expires, MOE will initiate action to renew each policy. Money is then drawn out of this insurance escrow and the insurance is paid. If the amount in the insurance escrow is not sufficient to cover the cost of renewal, additional money must be obtained from the borrower.

INVESTOR

An investor is a money supplier. Funds available for investment are supplied to a company such as MOE, INC., at a particular interest rate. MOE, INC., in turn lends this money in smaller quantities to borrowers at a higher rate of interest. MOE, INC.'s profit comes from efficiently administering all details concerning its loans so that all investor requirements (insurance coverage, tax payments) are fully met.

INVESTORS LEDGERS

A posted record of the transactions occurring on an investor's account is made on an investor's ledger. The ledger carries the information concerning the amount paid from borrowers to the investor, interest on loans, principal, etc. A number of borrowers may be assigned to an individual investor. Each borrower's payment is recorded to his investor's ledger which means that the ledger will contain entries from several borrowers each day.

LATE CHARGES

MOE, INC. lends money to borrowers for repayment on a monthly basis. When the borrower fails to pay the payment on time, it causes inconveniences throughout the system. MOE, INC. can't pay its bills to the investors on time, more interest is owed than planned, etc. In an attempt to offset this additional expense, a late charge is levied on the borrower. There is a blank space on the coupon for adding this fee and it is paid right along with the regular monthly payment.

LOAN CARD

The loan card contains the legal description of the property which will enable the tax assessor to compute the tax assessment. The loan card is completed with an original duplicate. The original is enclosed with a letter of transmittal to the appropriate county assessor and the duplicate remains in the file. The county assessor writes the amount of tax on the loan card and returns to MOE, INC. The student can then process the card in accordance with the procedures contained in the task sheet.

LOANS

a. Conventional Loan

A loan granted by a loan company at the going rate of interest, normal loan payment, usually 10% of the purchase price, and with normal security. MOE, INC., uses only this type of loan.

b. [illegible]

A conventional loan guaranteed in part of the federal housing administration. Houses and businesses must meet prescribed conditions. Loan payment and interest rates are usually lower than a conventional loan.

c. V. A. Loan

A conventional loan, guaranteed in part by the Veterans Administration for our veterans. Often there is no down payment and interest rates are much lower than for conventional loans.

MASTER CUSTOMER LIST

MCC, INC., loan business with approximately 100 customers. A real business has an ever changing list of customers but for our instructional purposes, you will be working with these 100 accounts. The list is complete with the name of the customer, the address, the legal description of the property, the amount of the principal and interest to be included in each payment, the rate of interest of the loan, and the amount of taxes included. You will also find the total amount of insurance coverage needed, the customer account number and the total monthly payment which is paid each month. This list should be kept so that you can use it when needed. It can answer a great many questions for you. The Master Customer List is included in each Student Manual for your reference. Each part of this list is explained through the headings above each column.

MATURITY DATE

The date at which a loan is to be paid in full.

MCC, INC.

MCC, INC., is the name of the simulated company that is in the mortgage loan business and used for instructional purposes in office occupations.

MORTGAGE

The legal paper that secures the payment of a debt. The mortgage interest will upon payment or performance in full—an lack of performance as prescribed by the contract.

POSTING

Machine printed, typewritten, or typewritten entries on ledgers in order to give a current accounting of all transactions.

PROCEDURE MANUAL

A basic student reference manual along with specific procedures for each position in the office. An example of each form is included with an appropriate explanation.

PAYS CODE

An outlined description of the positional duties for a given period of time. These task drivers initiate all input into the office.

TAX RESERVE

In order to provide a more complete service to the borrower, MOE, INC., insists that a portion of the monthly payment be placed in a reserve for the payment of property taxes. When taxes are due, MOE, INC., writes to the tax assessor (Administrative Assistant) and requests the tax assessment for the specific property. Upon receipt of that notice, the borrower's taxes are paid from the tax reserve. If the amount in the tax reserve is not sufficient to cover the tax assessment, additional money must be obtained from the borrower.

TICKLER FILE

The insurance clerk in MOE, INC., uses the tickler system to remind her when insurance policies are about to expire. Each month the file is checked to determine action to be taken.

POSITION WORK SHEET FOR MOE EMPLOYEES

_____
date

While I was (circle one) Vice President, Administrative Assistant, Receptionist, Executive Secretary, Cashier, Posting and Tax Clerk, or Insurance Clerk, I completed the following work; and appropriate copies have been placed in my out basket for filing.

_____letters typed

_____memorandums typed

_____letters dictated

_____memorandums dictated

_____coupons posted

_____deposit slips made out

_____checks made out

_____payroll completed

_____payroll typed

_____insurance policies processed

_____insurance correction forms completed

_____tax notices processed (loan cards)

_____telephone calls handled

_____daily summary and recap completed

Other work done during the day

Comments:

_____
Signature

MOE, INC.

P R O C E D U R E S M A N U A L

ADMINISTRATIVE ASSISTANT

ADMINISTRATIVE ASSISTANT

As Administrative Assistant you take the place of the outside world (tas assessor, bank, customers, insurance company, etc.) in the simulated program. Therefore, role playing will be of major importance to the success of your job. You are responsible for the flow of work to each position as directed by the teacher. You must work very closely and cooperatively with the teacher.

ACTIVITY LOG FOR ADMINISTRATIVE ASSISTANT

Person and Position contacted _____

You are calling/visiting in the name of _____

Subject of call/visit _____

Outline the comments you will make

I IV

II V

III VI

Activity Appraisal	Not Applicable	Deficient	Fair	Average	Good
Proper Greeting	_____	0	123	4 5 6	789
Kept Waiting Properly	_____	0	123	4 5 6	789
Spoke Clearly	_____	0	123	4 5 6	789
Answered Questions Properly	_____	0	123	4 5 6	789
Maintained Composure	_____	0	123	4 5 6	789
Proper Closing of Call/Visit	_____	0	123	4 5 6	789
Good Subject for Call/Visit	_____	0	123	4 5 6	789
Good Debriefing Example	_____	0	123	4 5 6	789

Telephone Call

_____ Was recorded _____beginning position of Indicator

_____ending position of Indicator

_____ Was not recorded

Suggested letter grade for person contacted _____

_____
Signature

MOE, INC.

P R O C E D U R E S M A N U A L

CASHIER

CASHIER

A. Bad Check Procedures

Occasionally, a check is written by a borrower when there are not sufficient funds in the bank to cover it. When one of these checks is received by MOE, INC., it enters the deposit just like any other check because at that point, no one knows that there are not enough funds in the bank to cover it. As soon as it is processed by the bank and marked "INSUFFICIENT FUNDS," the check is returned to MOE, INC. The check will come to your desk through the mail.

Since MOE, INC., guarantees payment to the bank for the amount of that check, you must immediately have the receptionist write a check to the bank for the amount of the bad check. Include this in the next deposit. You must then let the borrower know that his check "bounced" and you must get the money from him. A letter is written informing the borrower of the situation. (See Exhibit A) You are to type this letter using the proper borrower's name. the vice president's signature, and the necessary information. You then mail this letter to the borrower.

Procedures:

1. Ask the receptionist to write a check to your bank for the amount of the bad check.

2. Write letter to the borrower asking for reimbursement.

B. Investors' Ledger

The primary purpose of a mortgage loan company is to provide money to lend to borrowers like you and me to use in purchasing homes or property. Most of the money obtained by the company for lending comes from people or companies with large sums of money to invest. The mortgage company earns profits by "buying" money from these investors and "selling" it to borrowers at a slightly higher rate of interest. As the borrower submits his monthly payment, the proper amount must be credited to each investor. This is done through the use of investors' ledgers. Care must be taken so that only that money due the investor is credited to his account.

On the ledger sample (Exhibit B) the name of the investor is placed at the top. The name of the investor on the sample ledger is American Insurance Co. His code is 03.

The "total amount paid" to the investor by the borrower is the amount received from the borrower MINUS THE TAX AND INSURANCE RESERVE PAYMENT. This total amount paid is the sum of the principal and interest. This payment total is given at the top of the Amortization Schedule. From the coupon, find the number of the payment and then determine the breakdown of the interest and principal from the amortization schedule.

Procedures:

1. Sort Coupons according to investor.
2. Determine amount of interest and principal on each coupon from the Amortization Schedule.
3. Post figures from each coupon separately to the ledger.
4. Post all coupons belonging to one investor to the investor's ledger.
5. When the ledger is filled, prepare a new ledger sheet for the investor.

C. Amortization Schedule

Exhibit C is one page of an Amortization Schedule. The purpose of this schedule is to provide you with a payment breakdown concerning principal and interest amounts of payment. The amount remaining to be paid on the loan is also included. The schedule is divided into two columns. The attached schedule covers a loan of $21,200.00 at the rate of 6.50% interest. The monthly payment is $149.23 and the loan will be paid off at the end of 22 years and 8 months, or in 272 pay periods. This pertinent information is recorded at the top of each schedule. MOE, INC., will be working with seven separate Amortization Schedules so be certain to use the proper one. The payment number needed in order to use this schedule is found on the coupon of the borrower.

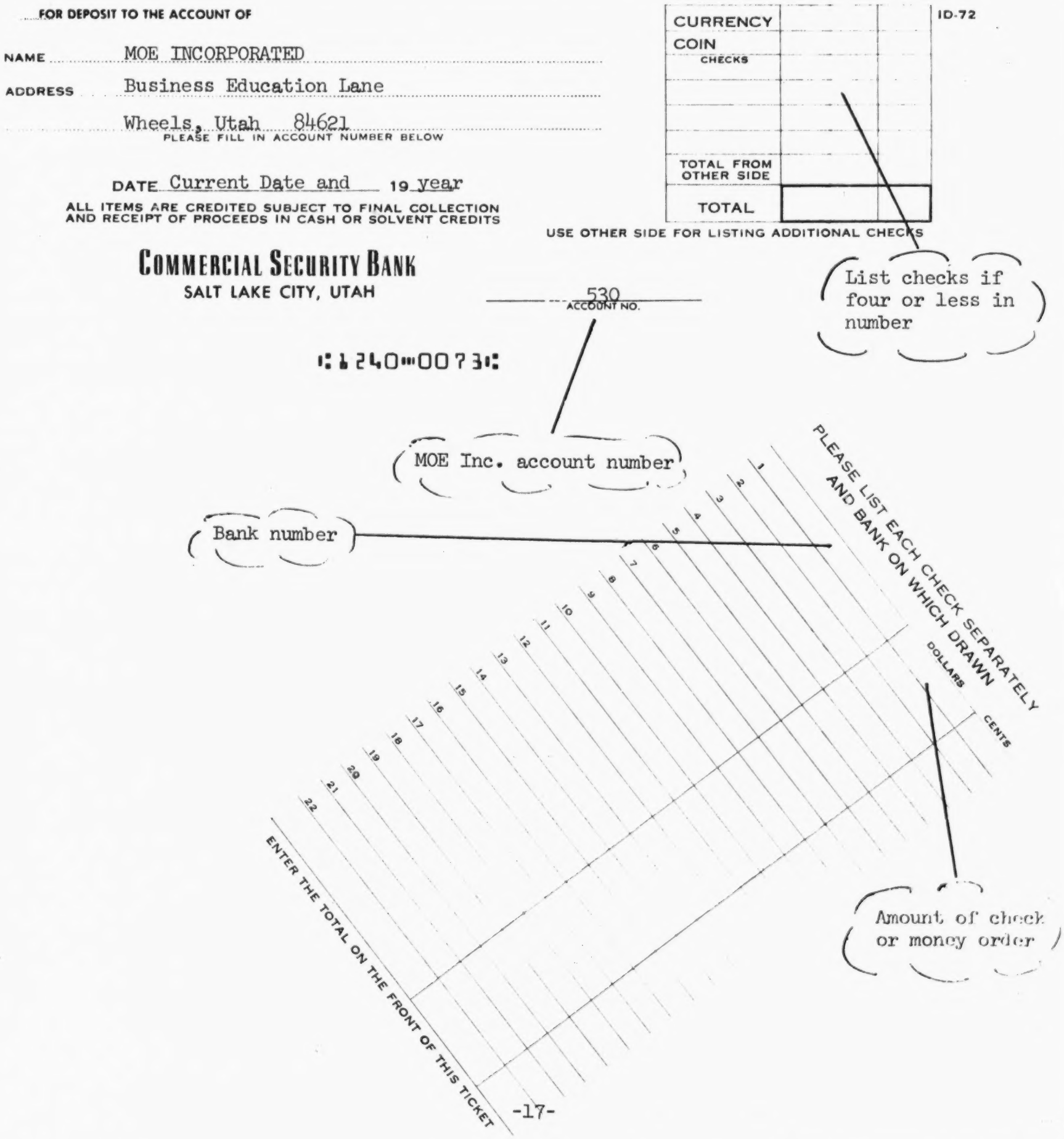
If the payment number was 75, using this schedule, the amount to be credited to interest would be $97.93 and the amount credited to the principal would be $51.30. The balance of the loan would then be $18,027.88.

Procedures:

1. Locate amortization number on borrower's coupon.
2. Obtain payment number from borrower's coupon
3. Find payment number down left-hand portion of either column.
4. Complete details pertaining to that payment number.

D . Bank Deposit Slip

The bank deposit slip accompanies all bank deposits to the bank. It is a record of all monies included within the deposit. All checks are to be listed on the back side according to their bank number together with the amount of the check. The front side contains the name and address of the depositor, the date, and a total of the kinds of money included in the deposit. A sample of both sides of the coupon slip is shown below. The total of the deposit slip is to be posted to the "Amount Deposited" of the current check stub.



E. Daily Summary and Recap

The Daily Summary and Recap (See Exhibit D) contains a list of all the investors through whom the capital for loans is secured. Whenever money is paid by any of the borrowers, it will apply to the investor who has provided the capital to secure that particular loan. The Daily Summary and Recap shows the total amount of money paid, and a breakdown of interest, principal, and late charges. The investors' ledger is the source of information for the Daily Summary and Recap. After all the coupons for the day have been posted to the investors' ledger, the total for each investor is entered on the Daily Summary and Recap. This sheet is then given to the Vice President and is used for reference to determine the status of the investors' accounts.

A. Materials Needed
   1. Investors' Ledger Sheets
   2. Daily Summary and Recap Form

B. Procedures:
   1. Foot the daily postings to the investors' ledger sheets.
   2. Post the footed totals of each investor's ledger sheet to the Daily Summary and Recap opposite the name of the appropriate investor. This will include the total amount of the payment, the amount of interest, amount of principal, and the amount of late charge.

F. Petty Cash Book (See Exhibit E)

The petty cash book is kept in loose leaf style. For that reason, each new page must be given a number which will follow the previous number. ABSOLUTELY ALL PETTY CASH TRANSACTIONS MUST BE RECORDED IN THIS BOOK!! The date is to be the current date. The explanation can be very brief but should be initiated by you. The entry purchasing the stamps in the following illustration was made by Sarah Brown, and her initials are there to prove it!

Procedures:

1. Use the current date.
2. Explain the use of the funds.
3. Initial the explanation.
4. Fill in the amount of the transaction in the proper column.

G. Petty Cash

The petty cash box is one of the few places in the office where actual cash is handled. The amount kept in this box varies with offices and office needs. MOE, INC., has established a policy of keeping $400 in the box at all times; and petty cash procedures should be followed to the letter.

Procedures:

1. Have the receptionist make out a check for $400 to Petty Cash.

2. Cash this check at the "Bank" (Administrative Assistant) on your first day at this position.

3. Count the cash to see that the $400 is there. You will be held responsible for that amount. Any shortages will be deducted from your paycheck.

4. Place the box in a safe place in your desk. You are responsible for the security of the Cash

5. As you collect checks and cash throughout the day, keep all of the money in one place.

6. For all petty cash transactions, an entry must be recorded in the Petty Cash Book.

7. All payment in excess of $50 should be paid by check.

8. When a borrower comes into the office to make his payment, he will often pay it with a check which is for more than the amount of the payment. You should accept the check and make correct change from your petty cash fund and write a receipt for the amount of the payment. (See Exhibit F) This check is kept in petty cash box until the petty cash fund is reconciled (balanced). If the check amounts to more than you can change, you should ask the borrower to go to the bank (the Administrative Assistant) and cash the check. As soon as the check is cashed, you accept the proper amount of the payment, write a receipt for the amount received, and place the cash and a copy of the receipt in the cash box.

9. You may be asked to purchase items needed in the office such as stamps, supplies needed in a hurry, and emergency needs as dictated by the Vice President.

10. When the amount of petty cash reaches a high of approximately $600, a bank deposit slip is filled out and the excess sufficient to bring the amount back to $400 is deposited in the bank (given to the Administrative Assistant).

11. When the cash in petty cash fund reaches a low of approximately $200, have the receptionist make out a check by MOE, INC., to "Cash" for an amount sufficient to replenish the supply of money back to $400. The check is taken to the bank (Administrative

Assistant) who pays for the check in cash. The cash is then replaced in the petty cash box.

12. When leaving the position, the petty cash fund must be reconciled to $400 with no checks outstanding.

13. At the end of your rotation, you should reconcile the petty cash fund on the Petty Cash Reconciliation form. (See Exhibit G) List the total amount of cash, any holdover checks (part payments or payments received after making bank deposit), list total of all money paid out, then total this amount. Subtract the total of the receipts. If this does not equal $400, indicate the discrepancy in the over and short. Cash overs are subtracted and cash shorts are added to reach the grand total. Cash overs should be indicated by putting the figures in parentheses. An earnest effort must be made to track down the cause of overs and shorts.

H. MOE Welcome Letter

Upon receipt of the first payment from a borrower, MOE, INC., sends a welcome letter expressing appreciation for the account. A copy of a sample letter is attached. (See Exhibit H) Fill the letter in with the inside address and type the parts that pertain to the situation. The letter is to be typed by you but signed by your Vica President. Promptness is of great importance. This is a public relations activity on your part and a slow response would project a bad image. Enclose a payment facts sheet with this letter. (Exhibit I)

Procedures:

1. Locate all new customers from the payment number listed on the coupons.
2. Write the letter of welcome using the attached letter as a form.
3. Acquire the Vice President's signature.
4. Attach payment facts sheet to the letter.
5. Mail as quickly as possible.

I. Payment Facts Sheet

This sheet is to be enclosed with the Welcome to MOE, INC., letter. (See Exhibit I) It has page 2 written in the upper left hand corner which refers to page 2 of the welcome letter. The blanks are to be filled out with the correct information. The new owner is the same as the name of the borrower. Record the loan number from the coupon. It is possible for a borrower to sell his home to someone without refinancing the mortgage. In this case the original owner would be different from the new owner. For the purposes of MOE, INC., the original owner is the same as the new owner unless otherwise stated. The statement "as of" refers to the date of the payment. No more than two of the next four lines will be completed on any one sheet. In the example, Mr. Bird has a conventional loan (as are all MOE loans) so the loan balance is listed in the blank. The next line to be filled is the one which states when the next payment is due. This date should be just one month to the day from the date of the last coupon. The amount is the amount of that coupon.

The information for the blanks below the double line is obtained from the auxiliary master customer list. The amount of the principal and interest, taxes, and fire and hazard insurance are to be found on that list. The total of those figures must equal the amount of the payment on the coupon. When this sheet is completed, it should be mailed with the MOE, INC., thank you letter.

Procedures:

1. Remove all coupons which are payment number one coupons from the incoming coupons.

2. Complete the form with information on the coupon or the master customer list.

3. Match the total of the payment above the double line with the total below the line.

4. Attach payment facts sheet to the MOE welcome letter.

5. Mail to new borrower.

J. Check Writing Procedures

The cashier is supplied with a checkbook for payroll checks which are to be filled out upon request of the Vice President from the information on the Payroll and Salary Register. (See Exhibit B under Receptionist).

EXHIBIT A

Sample Bad Check Letter

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip Code

Salutation:

You are hereby notified that your check for $(amount) drawn to our order on the (Branch or Office of Bank) of the (Name and Address of Bank) has been returned by the bank because of insufficient funds.

We ask that you make this check good within (insert number of days) days from the date of this letter. In the event that you fail to do so, we shall proceed to protect our interests by other methods.

Complimentary close,

Name
Vice President

reference initials

INVESTOR'S LEDGER

EXHIBIT B

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Investor American Investment Company

Code 03

DATE	TOTAL AMOUNT PAID		INTEREST		PRINCIPAL	

RATE %	PAYMENT $	LOAN $	TERM: YEARS	MONTHS	PERIODS
6.50	149.23	21,200.00	22	8	272

Prepared by Financial Publishing Company, Boston

EXHIBIT C

PAYMENT NUMBER	PAYMENT ON INTEREST	PAYMENT ON PRINCIPAL	BALANCE OF LOAN	PAYMENT NUMBER	PAYMENT ON INTEREST	PAYMENT ON PRINCIPAL	BALANCE OF LOAN
1	114.83	34.40	21,165.60	61	101.67	47.56	18,721.47
2	114.65	34.58	21,131.02	62	101.41	47.82	18,673.65
3	114.46	34.77	21,096.25	63	101.15	48.08	18,625.57
4	114.27	34.96	21,061.29	64	100.89	48.34	18,577.23
5	114.08	35.15	21,026.14	65	100.63	48.60	18,528.63
6	113.89	35.34	20,990.80	66	100.36	48.87	18,479.76
7	113.70	35.53	20,955.27	67	100.10	49.13	18,430.63
8	113.51	35.72	20,919.55	68	99.83	49.40	18,381.23
9	113.31	35.92	20,883.63	69	99.56	49.67	18,331.56
10	113.12	36.11	20,847.52	70	99.30	49.93	18,281.63
11	112.92	36.31	20,811.21	71	99.03	50.20	18,231.43
12	112.73	36.50	20,774.71	72	98.75	50.48	18,180.95
13	112.53	36.70	20,738.01	73	98.48	50.75	18,130.20
14	112.33	36.90	20,701.11	74	98.21	51.02	18,079.18
15	112.13	37.10	20,664.01	75	97.93	51.30	18,027.88
16	111.93	37.30	20,626.71	76	97.65	51.58	17,976.30
17	111.73	37.50	20,589.21	77	97.37	51.86	17,924.44
18	111.52	37.71	20,551.50	78	97.09	52.14	17,872.30
19	111.32	37.91	20,513.59	79	96.81	52.42	17,819.88
20	111.12	38.11	20,475.48	80	96.52	52.71	17,767.17
21	110.91	38.32	20,437.16	81	96.24	52.99	17,714.18
22	110.70	38.53	20,398.63	82	95.95	53.28	17,660.90
23	110.49	38.74	20,359.89	83	95.66	53.57	17,607.33
24	110.28	38.95	20,320.94	84	95.37	53.86	17,553.47
25	110.07	39.16	20,281.78	85	95.08	54.15	17,499.32
26	109.86	39.37	20,242.41	86	94.79	54.44	17,444.88
27	109.65	39.58	20,202.83	87	94.49	54.74	17,390.14
28	109.43	39.80	20,163.03	88	94.20	55.03	17,335.11
29	109.22	40.01	20,123.02	89	93.90	55.33	17,279.78
30	109.00	40.23	20,082.79	90	93.60	55.63	17,224.15
31	108.78	40.45	20,042.34	91	93.30	55.93	17,168.22
32	108.56	40.67	20,001.67	92	92.99	56.24	17,111.98
33	108.34	40.89	19,960.78	93	92.69	56.54	17,055.44
34	108.12	41.11	19,919.67	94	92.38	56.85	16,998.59
35	107.90	41.33	19,878.34	95	92.08	57.15	16,941.44
36	107.67	41.56	19,836.78	96	91.77	57.46	16,883.98
37	107.45	41.78	19,795.00	97	91.45	57.78	16,826.20
38	107.22	42.01	19,752.99	98	91.14	58.09	16,768.11
39	107.00	42.23	19,710.76	99	90.83	58.40	16,709.71
40	106.77	42.46	19,668.30	100	90.51	58.72	16,650.99
41	106.54	42.69	19,625.61	101	90.19	59.04	16,591.95
42	106.31	42.92	19,582.69	102	89.87	59.36	16,532.59
43	106.07	43.16	19,539.53	103	89.55	59.68	16,472.91
44	105.84	43.39	19,496.14	104	89.23	60.00	16,412.91
45	105.60	43.63	19,452.51	105	88.90	60.33	16,352.58
46	105.37	43.86	19,408.65	106	88.58	60.65	16,291.93
47	105.13	44.10	19,364.55	107	88.25	60.98	16,230.95
48	104.89	44.34	19,320.21	108	87.92	61.31	16,169.64
49	104.65	44.58	19,275.63	109	87.59	61.64	16,108.00
50	104.41	44.82	19,230.81	110	87.25	61.98	16,046.02
51	104.17	45.06	19,185.75	111	86.92	62.31	15,983.71
52	103.92	45.31	19,140.44	112	86.58	62.65	15,921.06
53	103.68	45.55	19,094.89	113	86.24	62.99	15,858.07
54	103.43	45.80	19,049.09	114	85.90	63.33	15,794.74
55	103.18	46.05	19,003.04	115	85.55	63.68	15,731.06
56	102.93	46.30	18,956.74	116	85.21	64.02	15,667.04
57	102.68	46.55	18,910.19	117	84.86	64.37	15,602.67
58	102.43	46.80	18,863.39	118	84.51	64.72	15,537.95

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

DAILY SUMMARY AND RECAP

Date _____

Investor Code	Investor	Total Paid	Interest	Principal	Late Charges
1	Aetna Insurance Co.				
2	Allstate Insurance Co.				
3	American Insurance Co.				
4	American Investors Insurance Co.				
5	American Western Life Insurance				
6	Anchor National Life Insurance				
7	Bankers Life & Casualty Insurance				
8	Beehive Insurance Company				
9	California Western Life Insurance				
10	Continental Life Insurance Co.				
11	Farmers Insurance Group				
12	Massachusetts Mutual Life Insurance				
	TOTAL				

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAGE 1

PETTY CASH BOOK

DATE		EXPLANATION	RECEIVED	PAID
7/21		Stamps S.B.		$1.20

EXHIBIT F

RECEIPTS

_____ 19____

Received of _____

_____ Dollars
100

_____

$_____ _____

MADE IN U. S. A.

_____ 19____

Received of _____

_____ Dollars
100

_____

$_____ _____

MADE IN U. S. A.

EXHIBIT G

RECONCILIATION OF PETTY CASH FUND

Cash	_____
Checks	_____
Paid Out	_____
Plus Total of Bank Deposits	_____
TOTAL	_____
Less Total of Receipts	_____
(Over) and Short	_____
GRAND TOTAL	$400.00

Date _____

_____
Cashier

_____
Vice President

EXHIBIT II

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip

Salutation:

Welcome to MOE . . .

and thank you sincerely for the confidence you have shown in this corporation by permitting us to cooperate in the financing of your property.

For your convenience, we have summarized information pertinent to your loan on the Payment Facts Sheet attached. You will note a loan number on the Facts Sheet. Please refer to this number when writing us about any matter as this will assist us in giving prompt attention to your correspondence.

We have given you a packet containing monthly remittance notices for twelve months. Each payment must be accompanied by a remittance notice. DO NOT SEND THE ENTIRE BOOK. Payments should reach this office on or before the FIRST day of each month. Late payments are subject to a late charge and could impair your credit rating.

Each year a supply of remittance notices and envelopes will be forwarded for your use. We will also provide you with an annual statement immediately after the first of each year showing information that will be helpful in preparing your income tax return.

Your reserves for taxes and fire insurance premiums are only estimated. If we have an excess, it will be held as a credit to your account, subject to your order, and if we do not have sufficient funds to take care of these items, we will notify you. Please inform us if a change should be made in your insurance or if you report a claim under the policy. Also, do let us know promptly of any change in your address or sale of the property on the form enclosed in your packet.

We look forward to the opportunity of doing business with you and hope you will call on us -- any time.

Complimentary close,

Name
Vice President

reference initials
Enclosure

PAYMENT FACTS

NEW OWNER _____

YOUR LOAN NUMBER _____

ORIGINAL OWNER _____

As of _____

there is a principal balance on your FHA loan in the amount of $_____

and/or a balance on your VA loan of $_____

and/or a balance on your Conventional loan of $_____

and/or a balance on your Installment Note of $_____

Accumulated credit, representing trust funds, presently totals $_____

The next payment on your account is due _____

in the amount of $_____

This monthly payment is allocated as follows: $

Principal and Interest - FHA
Principal and Interest - VA
Principal and Interest - Conventional
Special Assessment
FHA Mortgage Insurance
Deposit for Taxes
Deposit for Fire and Hazard Insurance
Other _____

TOTAL $_____

Monthly Side-Agreement (Installment Loans) $_____

MOE, INC.

P R O C E D U R E S M A N U A L

EXECUTIVE SECRETARY

EXECUTIVE SECRETARY

A. Machine Transcription

If you are assigned the work of transcribing dictated material from a machine, you will have many of the same problems that are encountered by the stenographer who transcribes from shorthand notes. The chief difference is that as a machine operator, you must depend upon your hearing. You have the advantage of being able to check the accuracy of your typing and the arrangement of your letters as you transcribe, while the stenographer must devote much of his attention to the reading of the shorthand notes as he transcribes.

At first, transcription is usually performed by starting the machine and listening. As proficiency is increased, you should be able to type more or less continuously. It is then usually unnecessary to stop and start the transcribing machine to pick up lost words or phrases. If dictation is not too rapid, it may be possible to type along with the voice. It is more important, however, that you learn to stop and start the machine without pausing in typing.

Procedures:

1. Listen to the correction and special instructions before transcribing any of the letters, memoranda, or other material.

2. Use the indication slip as a guide for the proper placement of material.

3. Be sure that you understand the meaning of the dictation before typing so that you will avoid errors in grammar, punctuation, spelling, and confusion of homonyms, such as bare for bear.

4. Develop the power to carry dictation in your mind to avoid the overuse of the repeat key.

5. Develop the pattern of the expert machine transcriber--keep the typewriter moving, but stop the dictation machine. Listen to one phrase ahead of your typing.

6. Use parts of the typewriter to advantage.

7. Avoid errors in syllabication; e.g., dividing the last word in a paragraph.

8. Proofread as you type your material; reread after finishing a paper.

B. Taking Dictation

Whether the boss dictates only once each day or periodically throughout the day, it is the responsibility of the secretary to be prepared to answer immediately a request for taking dictation.

As soon as you acknowledge his call, you should take your notebook and writing tools for dictation and go into his office. You should enter the office quietly. Take your place at the side of the bosses' desk and wait for dictation. You should write quickly and accurately. When he pauses, you should sit still; do not fidget, tap pencil, or look out the window. Use this time for checking dictation material. If you do not get the dictation do not be afraid to interrupt for clarification. When the dictation is completed, you should look through your notes and clarify any questions; such as exact spelling, dates, numbers, etc. When the employer indicates he is through dictating, leave his office as quickly and quietly as possible.

When you leave your desk, you must remember to take care of any confidential material that might be on your desk (e.g., salary information, etc.) by covering or filing that material.

C. Travel Itinerary

Upon receipt of travel itinerary request, you should obtain a travel itinerary planning sheet. Then using flight schedules, etc. you should plan all points of arrival and departure for the complete trip. Be sure to include specific times, rental car requirements, hotel accommodations and any other arrangements which will facilitate your bosses' comforts.

Your teacher may also have you write letters concerning the itinerary.

Procedures:

1. Using the trip planning form and flight information as a guide, query your boss on the following points:

   Trip destination
   Date of visit
   Desired time of arrival and departure
   Requirements for car rental
   Requirements for accommodations

2. Using a flight schedule as a reference, determine which flights most closely meet the bosses' requirements for arrival and departure.

3. Call the"airline(s)" concerned or a travel agency (Administrative Assistant) and tentatively make arrangements for the time coinciding closest with his wishes. Make any other arrangements for hotel/motel or car reservations, etc., required by him (letter, phone, or telegram).

4. Type an itinerary (See Exhibit A) of his trip and present it to him for approval.

5. If he wants any changes made to the plans you have, call the airline concerned and revise the plans accordingly.

6. Await confirmation of the reservations made. When these are received for all accommodations, inform your boss so that he is assured all plans are firm. If they are not received, check back with airline or travel agency.

D. Load Balancing of Office Work

Often the work-load in various areas of the office may become too much for the position(s) involved; however, in other areas of the office the load may be extremely light. An efficient EXECUTIVE SECRETARY is usually aware of these conditions through normal contacts with the other office workers, or she becomes aware of these conditions when a situation warrants a redistribution of the work-load.

Procedures:

1. Distribute the excess work to a position at which it can be handled.

2. If no position can handle the excess work, hold onto it until it can be handled, meanwhile informing the boss.

E. Debriefing: Log Maintenance

Whenever a debriefing session is called by the instructor, it is the responsibility of the EXECUTIVE SECRETARY to note the problems that are raised in these sessions and the various solutions that are offered or adopted for use. These notes are to be given to the instructor following any such session.

Procedures:

1. Note all problems raised by the group.

2. Note all solutions offered and/or adopted by the group.

EXHIBIT A

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

TRAVEL ITINERARY

NAME: _____

PERIOD FROM: _____

RENTED CAR: _____

ADVANCE: _____

Cash _____

Checks _____

T. Checks _____

DATE	LEAVE	ARRIVAL	FLT. #	FROM	TO	HOTEL

Places to be Visited	Purpose of Visit	Dates	Person to be Visited

MOE, INC.

P R O C E D U R E S M A N U A L

INSURANCE CLERK

INSURANCE CLERK

A. Policies

Since all mortgages must be covered by adequate insurance, there is an insurance policy for every mortgage in MOE, INC. (See Exhibit A) You must check all policies for accuracy in three major areas. They are as follows:

1. The name and address of the insured.
2. The description of the property covered
3. The amount of the insurance coverage.

The Master Customer List will provide all of the information needed for checking the policies.

B. Correction Form

Any errors found on insurance policies must be corrected by using the correction form. (See Exhibit B) The following steps should be followed in filling out the form:

1. Type the borrower's name. If the borrower's name is incorrect, the incorrect name should appear on this line.

2. Type the policy number from the policy.

3. Type today's date.

4. Check the insurance company involved with the correction.

5. Fill in only the portions needing correction in the bottom section. Mail this form to the insurance company checked.

C. Policy Approval Letter

When you find that the policy is correct in all respects, the policy approval letter should be sent to the customer. (See Exhibit C) The items of principal, interest, insurance, and taxes can be obtained from the Master Customer List. Type your Vice President's name for his signature. Type the letter on letterhead paper with one copy for your file.

D. Policy Cancellation Notice

The Policy Cancellation Notice (See Exhibit D) is a letter from the insurance company indicating the policy number of the policy which is being canceled, when the policy is being canceled, and why the policy is being canceled.

Upon receipt of the Cancellation Notice, you must check the notice against the Tickler Card. If all information, particularly the effective dates of the policy, is correct, you must then initiate a Policy Cancellation Letter to the borrower.

E. Policy Cancellation Letter

MOE has obligation to the Investors to keep the mortgage properly and adequately insured.

The Policy Cancellation Letter (See Exhibit E) is written to a customer who has allowed his fire insurance policy to lapse.

The Cancellation Letters you type will follow general format of that found in this section. You must make sure the letter includes all essential information.

F. Tickler Card

A Tickler Card (See Exhibit F) is made up for each newly received or renewed correct date. The date used for filing is the expiration date of the policy. In this way MOE workers can identify which policies will expire during any period without checking each individual policy.

G. Policy Renewals

Upon receipt of a policy renewal list, you should check the amount of the renewal against the insurance reserve of each borrower. The yearly insurance reserve can be found by multiplying the amount of the monthly insurance payment (found either in your Master Customer List or on the borrower's ledger) by 12. If the insurance reserve is sufficient to cover the amount of the insurance, you should type a letter of transmittal (see Exhibit G) and obtain a check from the receptionist made payable to the insurance company. The address of an insurance company can be determined by consulting the list of Insurance Companies in the Student Manual. If the insurance reserve is insufficient to cover the insurance amount for a particular borrower, you should type a letter to the borrower asking for additional funds. (See Exhibit H) You should type a new Tickler Card for each policy which you renew, and you should put the Tickler Card in your "out" basket.

I. MORTGAGE AND LOAN COMPANY

An Outline of the Normal Business Functions

A. Couple wants to buy a home

1. Contact realtor and explain

2. Realtor finds several alternatives to select from

3. Couple makes decision on home they want to buy

B. Financing the purchase of the home

1. Mortgage Loan Company selected

a. Couple interviewed by Vice President to determine credit standing and ability to handle the loan.

b. Couple passes as to credit rating and ability to handle the loan.

c. Money is loaned by an insurance company through the mortgage loan company. (money changes hands)

2. Welcome letter and coupons and other information sent to borrower.

C. Cycle of the coupon

1. Borrower writes check and sends the coupon to mortgage loan company.

2. Cashier at mortgage loan company receives check and coupons--detaches check from coupon--prepares deposit slip and recap and summary sheet and investors' ledgers.

3. Coupon taken to Tax and Posting Clerk from Cashier--processes coupons.

a. Enters information on borrowers' ledgers

b. Cycle completed

D. Flow of funds

1. Money received from borrower

2. Mortgage loan company separates funds (insurance reserve, tax reserve, principal payment, and interest payments). Mortgage loan takes a share of the interest for administration purposes.

3. Money sent periodically to insurance company

4. Annually insurance premiums are paid

5. Annually tax assessments are paid

MOE INVESTORS OR INSURANCE COMPANIES

01. Aetna Insurance Co.
312 Boston Building
Newport, Maine 12134

02. Allstate Insurance Co.
363 E. 960 South
Boston, Massachusetts 13236

03. American Insurance Co.
647 West Broad
Chicago, Illinois 32323

04. American Investors Insurance Co.
943 North Main
Chicago, Illinois 34234

05. American Western Life Insurance
942 E. 11 South
Washington, D. C. 22097

06. Anchor National Life Insurance
150 East Arover
Cincinnati, Ohio 42870

07. Bankers Life & Casualty Insurance
487 Pioneer Street
Dallas, Texas 60953

08. Beehive Insurance Co.
149 South State
Salt Lake City, Utah 84368

09. California Western Life Insurance
479 Bankers Building
Los Angeles, California 95478

10. Continental Life Insurance Co.
Continental Bank Building
San Francisco, California 93847

11. Farmers Insurance Group
947 East 4th South
Reno, Nevada 89023

12. Massachusetts Mutual Life Insurance
1698 South Main
Boston, Massachusetts 30234

FIRE INSURANCE POLICY

Policy No. 09-040

Insuree California Western Life Insurance

Insured Lester G. Aaron

Property Description Lot 31 Block 20 , Sunset Heights Addition # 4, Beaver , Utah

Amount of Coverage $ 18,000.00

Effective Dates of Policy

Cost of Coverage $ 166.00 per month

EXHIBIT B

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

RE. Name _____ Policy _____ Date _____

NAMES OF INSURANCE COMPANIES

_____ AETNA INSURANCE CO.
312 Boston Building
Newport, Main 12134

_____ ALLSTATE INSURANCE CO.
363 E. 960 South
Boston, Massachusetts 13236

_____ AMERICAN INSURANCE CO.
647 W. Broadway
Chicago, Illinois 34323

_____ AMERICAN INVESTORS INSURANCE CO.
943 North Main
Chicago, Illinois 34234

_____ AMERICAN WESTERN LIFE INSURANCE
942 E. 11 South
Washington, D. C. 22097

_____ ANCHOR NATIONAL LIFE INSURANCE
150 East Gover
Cincinnati, Ohio 42870

_____ BANKERS LIFE & CASUALTY INSURANCE
487 Pioneer Street
Dallas, Texas 60953

_____ BEEHIVE INSURANCE CO.
149 South State
Salt Lake City, Utah 84368

_____ CALIFORNIA WESTERN LIFE INSURANCE
479 Bankers Building
Los Angeles, California 95478

_____ CONTINENTAL LIFE INSURANCE CO.
Continental Bank Building
San Francisco, California 93847

_____ FARMERS INSURANCE GROUP
947 East 4th South
Reno, Nevada 89023

_____ MASSACHUSETTS MUTUAL LIFE INSURANCE
1698 South Main
Boston, Massachusetts 30234

Correct Legal Description to read: _____

_____

_____

Correct Name of insured to read: _____

_____

_____

Correct Effective Dates of Policy to read: _____

_____

_____

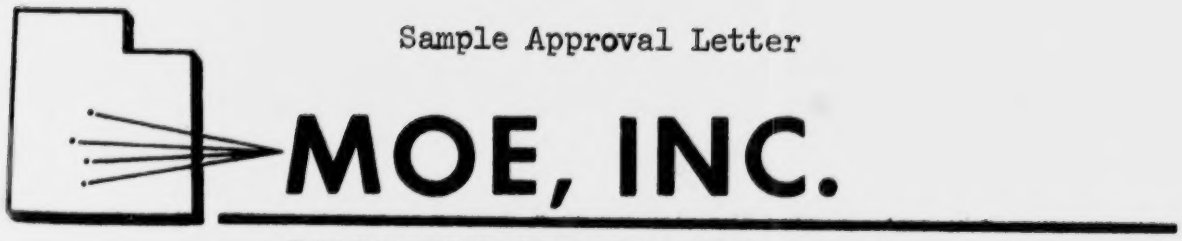
Correct Amount of Coverage to read: _____

_____

_____

EXHIBIT C

Sample Approval Letter



BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip

Salutation:

It is a real pleasure to advise you that your application for Mortgage Fire Insurance has been approved. Enclosed is your policy which describes the benefits and provisions of this valuable insurance coverage underwritten by the (insert name of insurance company).

Below is listed the composition of your new payment including the premium for this protection:

Principal and Interest	$ (amount)
Deposit for Taxes	(amount)
Deposit for Fire Insurance	(amount)
TOTAL MONTHLY PAYMENT	$ (amount)

We congratulate you for your wisdom and foresight in participating in this program, and we trust you will feel a greater measure of security in knowing that you have provided for an emergency with this insurance.

If you have any questions concerning this matter, please contact us at your convenience.

Complimentary close,

Name
Vice President

reference initials
Enclosure

EXHIBIT D

POLICY CANCELLATION NOTICE

MOE, INC.
Business Education Lane
Wheels, Utah 84621

Gentlemen:

Subject: Policy Cancellation Notice on Insurance Policy No._____

The subject policy will be cancelled as of_____.

The reason for this cancellation is the insurance has expired and the premium has not been paid.

Sincerely,

John Jones

John Jones

POLICY CANCELLATION NOTICE

MOE, INC.
Business Education Lane
Wheels, Utah 84621

Gentlemen:

Subject: Policy Cancellation Notice on Insurance Policy No._____

The subject policy will be cancelled as of_____.

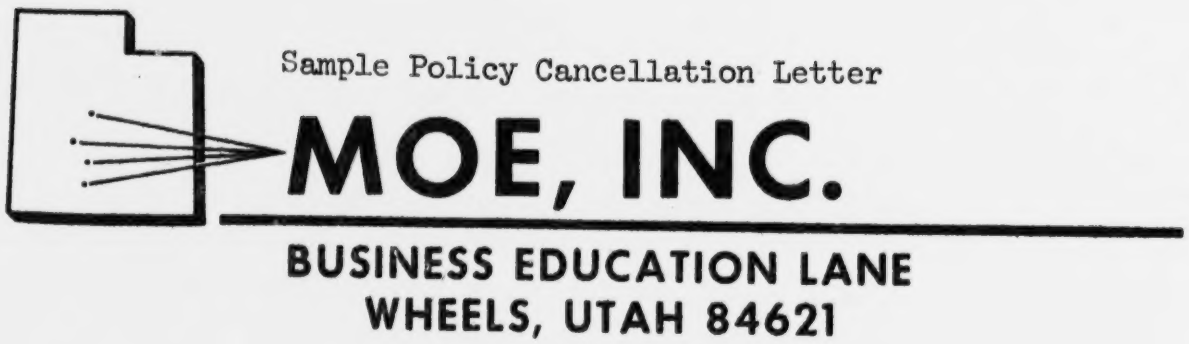
The reason for this cancellation is the insurance has expired and the premium has not been paid.

Sincerely,

John Jones

John Jones

EXHIBIT E



Date

Name of Borrower
Address
City, State Zip Code

Saluation:

Subject: Loan No. (insert loan number)

Your insurance policy covering property on which we hold a mortgage will expire on (allow thirty days) because of nonpayment of premium. As you know, MOE, INC., must pay the insurance premium and must hold the original of the insurance policy at all times.

A short time ago we sent you a letter indicating your insurance reserve was inadequate to pay your insurance premium. We have not yet received your check.

If your check is not received within ten days from the date of this letter, we will have no other alternative than to pay your premium and take legal action against you as this constitutes a mortgage default.

Complimentary Close,

Name
Vice President

reference initials

EXHIBIT F

Policy Expiration Date March 1, 19--

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

TICKLER CARD

Name of Insured Abel, Robert H.

Name of Insurance Co. American Western Life

Borrower's No. 05-061

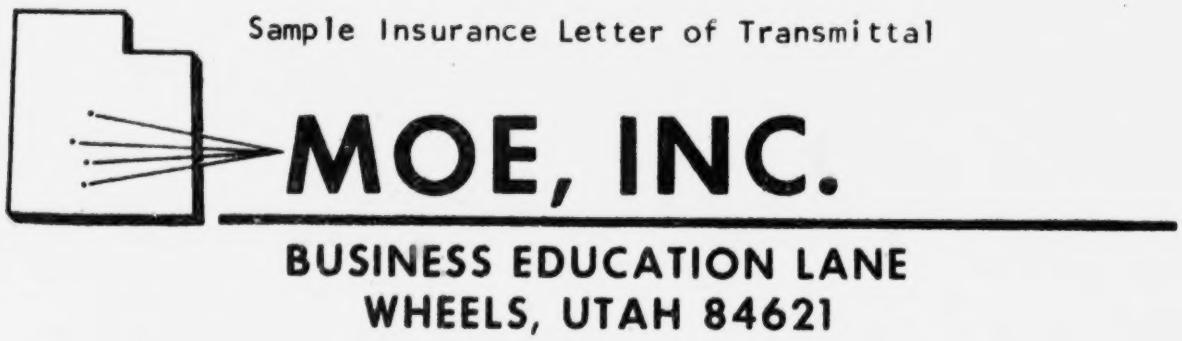
Policy No. 05-061

Effective Dates of Ins. March 1, 19--
March 1, 19--

Amount of Coverage 22,400

EXHIBIT G

Sample Insurance Letter of Transmittal



Date

Name
Address
City, State Zip

Salutation:

Enclosed you will find our check in the amount of $(indicate total of all checks you are enclosing) for payment of insurance premium(s) for the following person(s). Please credit his (their) account(s) for that amount.

Name of Insured
Insurance Policy No.
Amount of Insurance Premium

(List all persons for whom you are paying insurance premiums)

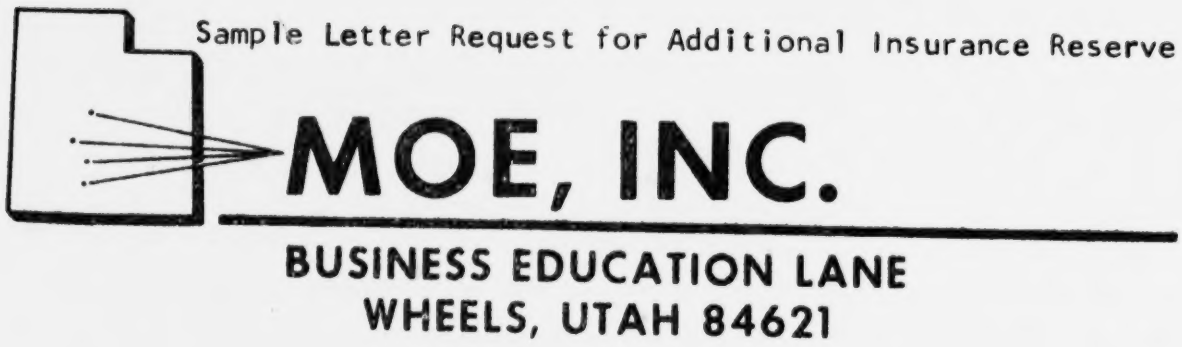
Complimentary close,

Name
Vice President

reference initials
Enclosure(s)

EXHIBIT II

Sample Letter Request for Additional Insurance Reserve Funds



Date

Name
Address
City, State Zip

Salutation:

As you know, the amount you pay each month for insurance is only estimated. We recently received renewal notices from (insert name of insurance company) indicating a premium due of (insert amount of insurance premium). This amount exceeds your reserve by $(insert amount). Please send this additional amount to us by (allow 15 days).

In order to avoid an additional payment for your next insurance premium, you should increase the amount you pay by $(indicate amount per month) per month. MOE, INC., is now in the process of revising payment schedules for many borrowers who have this same problem due to recent premium hikes. You will receive a new coupon book soon with the increase included. When you do, destroy the old coupon book and submit your next payment using the new coupon book.

Because it is important that the insurance premium be paid as quickly as possible, your early response to this letter would be appreciated.

Complimentary close,

Name
Vice President

reference initials

MOE, INC.

P R O C E D U R E S M A N U A L

POSTING AND TAX CLERK

POSTING AND TAX CLERK

A. Borrowers' Ledgers

1. Procedure for filling out borrowers' ledgers. A borrower's ledger (See Exhibit A) must be filled out for each person sending in a coupon. Fill in the complete name. From the master customer list find the address. The original borrower and present borrower are the same at this time. Insert the borrower's investor code. The first two digits of the loan number are the numbers of the investor code. For Mr. Clifton A. Abbott, the investor number is 03. (See Exhibit B) The amortization schedule is indicated on the posting codes on the coupon. In number 03-1 for Mr. Clifton A. Abbott, for example, 03 indicates the investor, and "1" is the amortization schedule. The ledger number should be the consecutive ledger number. The name of the investor can be obtained from the list of investors. Investor Number 03 would be American Insurance Co. The total monthly payment amount will be obtained from the master customer list, also the principal and interest, insurance and taxes. The original loan amount is given to you on the amortization schedule indicated by the coupon. If this coupon is the first payment, indicate on the ledger the first payment date and project ahead to determine the maturity date. If the coupon is not the first, leave the items blank.

B. Tax Notices

Many borrowers pay their taxes on a monthly basis along with their mortgage payment. When this occurs, the mortgage company places the tax money in a tax reserve until time for the tax payment. Since taxes vary from year to year, it is impossible to determine an exact amount. For this reason, the tax reserve is only an approximation.

At given times during the year, the tax clerk writes to the county in which the borrower holds his property and requests a tax statement on that specific property. (See Exhibit C) He encloses a loan card, (see Exhibit D) upon which the county assessor records the exact amount of the tax assessment. The county returns the loan card to the mortgage company for processing. (See Exhibit E for names and addresses of county tax assessors.)

The tax assessment should be checked against the tax reserve amount for each borrower. The yearly tax reserve can be found by multiplying the amount of the monthly tax payment (found on the borrower's ledger) by 12.

If the tax reserve is sufficient to cover the amount of the taxes, a letter of transmittal (see Exhibit F) and a check obtained from the receptionist should be sent to the county assessor. Only one check need be submitted to each assessor to cover all taxes for all borrowers in that county.

If the tax reserve is insufficient to cover the tax amount for a particular borrower, a letter to that borrower should be typed asking for additional funds. (See Exhibit G)

Be certain the Loan Cards are refiled.

C. Loan Cards

The Loan Card is the basic form for recording information concerning the borrower's loan. It is the working document used in the servicing of the tax procedures for each borrower's loan. The card is complete with the loan number, given when that loan is entered into the system, the name of the borrower, the amount of the loan, who supplied the funds for the loan (the investor), the address of the borrower, date of the loan, terms of the loan and the legal description of the property on which the loan is based. The back side of the loan card is used by the county assessor for recording the property tax assessment.

The Loan Card is filed first by county and then alphabetically and then by borrower's name within that county. Two reference files are prepared to help you in locating the card if it is referred to in another manner. One file consists of an alphabetic file of borrower's names on which the loan number is placed. (A desk top rotary file). The other file is a numeric file, by borrower's loan number and also a desk top rotary file.

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS UTAH 84621

Original Borrower _____ Card No. _____

Mailing Address _____ Investor Code _____

Present Borrower _____ Amortization Schedule _____

Mailing Address _____ Payment No. _____

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt.	First Payment Date	Maturity Date

Date	Amount Paid	Interest	PRINCIPAL		Taxes	Insurance
			Payment	Balance		

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS UTAH 84621

Payment No

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
09-040	09-6		$ 166.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Late Charge
166.00
TOTAL

Lester G. Aaron

Please return with payment

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS UTAH 84621

Payment No.

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
03-041	03-1		$ 42.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Late Charge
42.00
TOTAL

Clifton A. Abbott

Please return with payment

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No.

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
05-061	05-7		$ 212.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Late Charge
212.00
TOTAL

Robert H. Abel

Please return with payment

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No.

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
01-039	01-4		$ 120.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

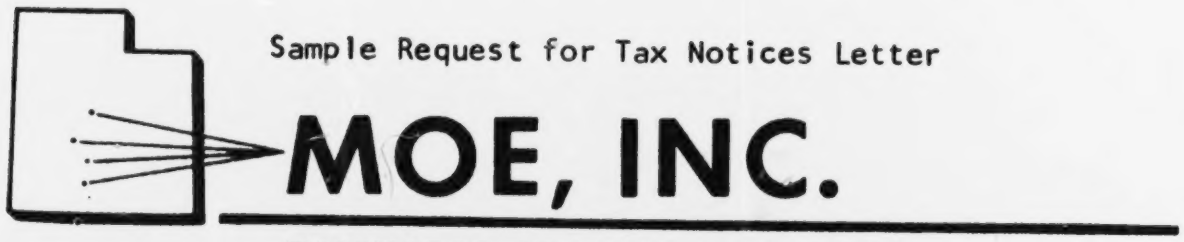
Late Charge
120.00
TOTAL

Roy P. Abernathy

Please return with payment

EXHIBIT C

Sample Request for Tax Notices Letter



BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Position and County
Address
City, State Zip

Salutation:

Re: Request for Tax Notice(s)

We are enclosing (insert number of Loan Cards you are enclosing) tax card(s) on which we would like to request the tax notice(s) for 1968. We will appreciate receiving the card(s) and notice(s) at your earliest convenience.

Your assistance is appreciated.

Complimentary close,

Name
Vice President

reference initials
Enclosure(s)

EXHIBIT D

Speediset ® Moore Business Forms, Inc.

TYPEWRITER TAB MARKS

Loan No. _____ Name _____ Amount _____ Inv. No. _____

County _____ Address _____ Investor _____

State _____ Date of Note _____ Maturity Date _____

Assumed Borrower _____

TERMS OF NOTE & OPTION

Interest rate _____

LEGAL DESCRIPTION

SM FORM A-715 (R) 7-63

LOAN CARD

UTAH MORTGAGE LOAN CORPORATION

In making search for taxes it is necessary to compare the legal description of the property on this card with that on the tax roll. Search by name alone is not sufficient

Year		Amount of Tax	Is Tax Paid Yes No	Date Paid	Receipt Numbers	Initial	Year		Amount of Tax	Is Tax Paid Yes No	Date Paid	Receipt Numbers	Initial
	1st half							1st half					
19	2nd half						19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					

EXHIBIT E

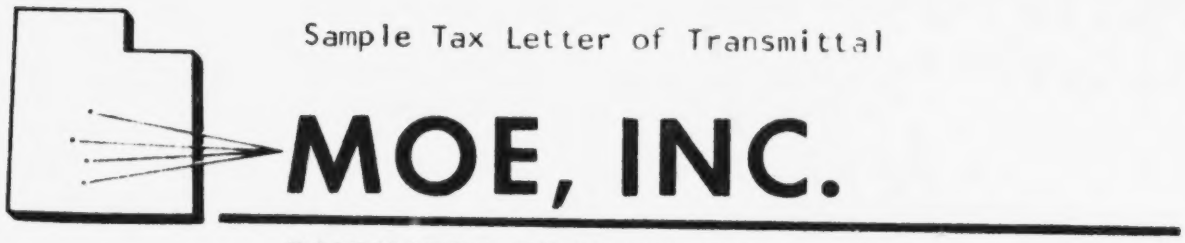
POSTING AND TAX CLERK

Names and addresses of county tax assessors

County	Assessor	Address
Beaver	Gerald Smith	425 North Main Street, Beaver, Utah 84713
Carbon	George A. Kerserik	100 East 300 South, Price, Utah 84501
Duchesne	Merrill D. Morris	450 South State Street, Duchesne, Utah 84021
Emery	Ben C. Johnson	243 East 354 South, Castle Dale, Utah 84513
Garfield	Curtis Swenson	364 South Main, Panguitch, Utah 84759
Grand	Harry Yamamoto	475 East Elm, Moab, Utah 84532
Iron	Frank J. Bush	200 South Main, Parowan, Utah 84761
Juab	Robert Emery	485 South State, Nephi, Utah 84648
Piute	Harold Gonzales	100 Main Street, Junction, Utah 84740
Millard	John Q. Parker	230 West 200 South, Fillmore, Utah 84631
Sanpete	Theodore I. Haroldsen	429 South Main, Manti, Utah 84642
Sevier	Isaac G. Porter	300 East 200 South, Richfield, Utah 84701
Utah	Ike S. Benson	354 North University Avenue, Provo, Utah 84601
Wasatch	Harry T. Jones	357 North Main, Heber City, Utah 84032
Wayne	Jay Dee Sourlee	756 East 200 South, Loa, Utah 84747

EXHIBIT F

Sample Tax Letter of Transmittal



BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip

Salutation:

Enclosed you will find our check in the amount of $(indicate total of all checks you are enclosing) for payment of taxes for the following person (people) and property (properties). Please credit his (their) account(s) for that amount.

Name of Taxpayer
Legal Description of Property
Amount of Taxes Paid

(List all taxpayers for whom you are paying taxes)

Complimentary close,

Name
Vice President

reference initials
Enclosure(s)

Sample Request for Additional Tax Reserve Funds Letter

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip

Salutation:

As you know, the amount you pay each month for taxes is only estimated. We recently received the tax notices from (insert county of borrower) county indicating taxes due of $(amount of taxes due). This amount exceeds your reserve by $(indicate amount). Please send this additional amount to us by (allow 15 days).

In order to avoid an additional payment for your next year's taxes, you should increase the amount you pay by $(indicate amount per month) per month. MOE, INC., is now in the process of revising payment schedules for many borrowers who have this same problem due to recent tax increases. You will receive a new coupon book with the increase included very soon. When you do, destroy your old coupon book and submit your next payment using the new coupon book.

Because it is important that the taxes be paid as quickly as possible, your early response to this additional tax amount due will be appreciated.

Complimentary close,

Name
Vice President

reference initials

MOE INC.

P R O C E D U R E S M A N U A L

RECEPTIONIST

RECEPTIONIST

The RECEPTIONIST has a very important job in most companies because a good receptionist adds to the reputation of the company. The receptionist is "The Company" to the visitor, and it is important that the receptionist makes a good impression on callers. The receptionist must be neatly groomed, have a pleasant smile, be friendly, courteous, and sincere in the desire to help the caller. The responsibilities include greeting visitors, determining requests, handling complaints graciously, handling the telephone communications system, and routing callers and visitors to the appropriate person(s). The receptionist usually has some clerical duties that must be handled.

A. Switchboard Operations

The telephone for which you are responsible has three main functions:

1. To receive incoming calls.

2. To place outgoing calls.

3. To make interoffice calls.

As the receptionist, you will be the "voice of the company for all incoming calls and an efficient and resourceful person for the entire office staff. Your personality will be a vital part of the character of the firm because you are in constant contact with callers and your fellow employees. Your day-to-day spirit of helpfulness can contribute to the morale of the staff and the success of the business.

A voice can convey a spirit of interest, alertness, and helpfulness over the telephone or it can reflect an attitude of indifference, impatience, or inattention. It is so often true that it is not what is said, but the way it is said that really counts in a telephone conversation.

1. Screening calls. One of your most important duties as a receptionist will be to screen incoming calls. If the person desired is not in his office, or, as may be the case with company officers, is not to be disturbed while in conference, etc., explain why the person desired cannot talk; and if possible, suggest an alternative, such as: "Mr. White, Mr. Johnson is attending a committee meeting. Is there anything I can do to help you?" "Mr. White, Mr. Johnson is holding a conference. Would you care to talk to his assistant, Mr. Jordan?"

2. Getting information. Some telephone callers do not care to give their names; others prefer not to say why they are calling. As a receptionist, you will frequently have to find out who is calling; and, if the name does not help you, why he is calling. Try to get the information as tactfully as possible by using an appropriate response, such as:

Mr. Johnson has a visitor at the moment. If you will give me your name and telephone number, I will ask him to call you just as soon as he is free.

Mr. Johnson is not at his desk just now. May I give him a message for you?

3. Taking Messages Accurately. A pad of forms and a pencil for recording the details of incoming telephone calls should always be kept on your desk next to the telephone to take messages when an employee is out. (See Exhibit A) When the employee returns, he can use the messages to return the calls, a practice which promotes better customer relations. It is imperative therefore, that you record all of the details of every message accurately.

The message, written legibly, should include:

1. The exact time of the call and the date.
2. The name of the caller and his company (verify the spelling of any unusual name).
3. The telephone number, the caller's extension, and area code, if it is a long distance call. Verify all numbers.
4. The details of the message.
5. The initials of the person who wrote the message.

4. Placing Calls on Hold. (Some telephone systems do not have this capacity). If you cannot complete a call at once, you might handle it in this fashion:

An incompleted call:

RECEPTIONIST: Good morning. MOE, INC. May I help you?

CALLER: Mr. Johnson, please.

RECEPTIONIST: Mr. Johnson's line is busy. Would you care to wait? or, may I take a message?

CALLER: I'll wait, thank you.

RECEPTIONIST: (about 15 seconds later) Mr. Johnson's line is still busy.

CALLER: I'll wait.

RECEPTIONIST: (about 20 seconds later) Mr. Johnson's line is still busy. May I have him call you?

CALLER: Yes. Would you ask him to call H. Moni Baggs, Extension 243 at the First National Bank, 555-4700.

RECEPTIONIST: That's Mr. H. Moni Baggs (B as in Boy), Extension 243 at 555-4700. Thank you, Mr. Baggs.

A delayed call:

RECEPTIONIST: Good morning. MOE, INC. May I help you?

CALLER: The Insurance Agent, please.

RECEPTIONIST: Mr. Miller is our Insurance Agent but his line is busy. Will you wait?

CALLER: Yes.

RECEPTIONIST: Thank you.

RECEPTIONIST: (about 15 seconds later) His extension is still busy.

CALLER: I'll wait.

RECEPTIONIST: Thank you.

RECEPTIONIST: (later) You may have Mr. Miller's extension now. Thank you for waiting.

5. Receiving Office Callers

Although all people have many characteristics in common, you will find in your work as a receptionist that each person is different from every other person and that you will be meeting many types of people. There will be quiet ones, shy or aggressive ones, uncertain or certain ones who approach your desk for information, advice, entrance to your employer's office, or for any number of other purposes. You will need to receive them all with the graciousness that will put each of them at ease and will allow you to act responsibly in your position as receptionist.

Procedures:

1. Receiving Callers. The receptionist should develop the sixth sense of awareness, for he must be immediately aware that someone has come to his desk for some purpose. He must greet each caller promptly, courteously, and by name if possible. A typical conversation between a receptionist and a caller might be:

RECEPTIONIST: Good morning, Mr. Norman. How are you today?

CALLER: Fine, thank you, Miss Jones, and how are you? I was in the building for a conference and thought I would stop by to see Mr. Nelson, your Vice-President, for a few minutes about the contract we talked about on the telephone yesterday. Is he free?

RECEPTIONIST: Mr. Nelson is talking with a client on a long-distance call, but I am sure that he will be happy to talk with you as soon as he is finished. Would you care to hang up your coat and hat (motioning to the coat tree)?

CALLER: Thank you, but I will leave them right here since this will be a brief conference.

RECEPTIONIST: Please have a seat and I shall let Mr. Nelson know you are here as soon as he is free.

When Mr. Nelson is able to receive this caller, the receptionist should call Mr. Nelson, or in some way indicate that Mr. Norman is waiting. When Mr. Nelson is ready, she should escort Mr. Norman to his office.

If, on the other hand, the visitor wishes to see one of the clerks, he should be escorted to the appropriate clerk with no delay providing he is not with another customer. If the receptionist is on the telephone or busy at the time a caller arrives, he should welcome the visitor briefly and indicate that he will be with him as soon as he has finished with the task that has his attention at the moment.

Be Interested. Every caller deserves the interest and attention of the receptionist. While the caller may be asking for information that the receptionist has provided over and over again to many previous callers, the receptionist must never convey a feeling of annoyance or boredom. Each caller should receive a courteous and complete answer every time the request is made.

Be Business-Like in Your Work. A receptionist who appears to be at work creates a favorable impression on the caller who is approaching his desk. A receptionist who seems to be doing nothing or is reading a novel or eating or drinking will hardly convey to the caller that here is an organization of people with tasks that must be performed.

6. Office Tour Guiding

Several times during the operation of MOE, INC., you will be expected to guide visitors or guests through the facility. Whenever possible, you will receive advance notice of the requirement to perform this task. The task will mainly consist of politely receiving these visitors (see previous section on "Receiving callers") and taking them from station to station, explaining as you proceed exactly what each of the office personnel is doing and tying this in with the overall function of the company. Additionally, as you explain simulated office education operations, various equipment for expediting this work could be pointed out and their uses explained.

Procedures:

1. Tour Guide Task Preparation. Upon receipt of the message to prepare for a tour, you should call each person in the facility and question them as to what they will be doing at the time the tour will take place. Notes should be kept of these proceedings so that you can briefly look them over and be familiar with what you will want to say at the time of the tour.

2. Touring. After cordially receiving the group you will tour through MOE, INC. and take them to a vantage point where most of the facility can be seen. Point out what exists to accomplish the goals of the office. If you feel that you need more information to perform this task, consult the teacher.

   Following the overall description of operations, take the group to each position in the facility, beginning with the Vice President and ending with one of the clerks. At each position, introduce your guests to the person manning that post, then proceed to explain the task that the person is presently performing, how it relates to the remainder of his task, and how it relates to the work of other persons already visited.

   End the tour on a pleasant note, first asking your guests if there are any questions. Then, indicate that they are welcome back at any time.

B. Check Writing Procedures

1. The receptionist makes out any checks needed by any office worker. (See Exhibit B).

2. A note should be given to the receptionist listing all details needed to complete the check.

3. The receptionist is to keep the check stubs current and up to date.

4. The receptionist is to obtain the amount of the deposit each day from the cashier and enter this figure on the check stubs.

EXHIBIT A

To.....

Date..... Time.....

WHILE YOU WERE OUT

Mr.....

of.....

Phone.....

TELEPHONED		PLEASE CALL HIM	
WANTS TO SEE YOU		WILL CALL AGAIN	
CALLED TO SEE YOU		RUSH	

Message.....

.....

.....

.....

.....

EXHIBIT B

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL CHECK 97-21 / 1243

Wheels, Utah _____ 19 ___ No. _____

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

FIRST SECURITY BANK
Wheels, Utah

⑆1243⑈0021⑆ 34 08024 12⑈

EARNINGS STATEMENT
Detach and retain for your record.

Soc. Sec. No.

Check No. _____

Net pay _____

Earnings _____

Fed. tax _____

State tax _____

Soc. Sec. _____

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL CHECK 97-21 / 1243

Wheels, Utah _____ 19 ___ No. _____

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

FIRST SECURITY BANK
Wheels, Utah

⑆1243⑈0021⑆ 34 08024 12⑈

EARNINGS STATEMENT
Detach and retain for your record

Soc. Sec. No.

Check No. _____

Net pay _____

Earnings _____

Fed. tax _____

State tax _____

Soc. Sec. _____

No. _____ $ _____

Date _____ 19 ___

To _____

For _____

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

97-21 / 1243

Wheels, Utah _____ 19 ___ No. _____

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

FIRST SECURITY BANK
Wheels, Utah

⑆1243⑈0021⑆ 34 08024 12⑈

No. _____ $ _____

Date _____ 19 ___

To _____

For _____

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

97-21 / 1243

Wheels, Utah _____ 19 ___ No. _____

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

FIRST SECURITY BANK

MOE, INC.

P R O C E D U R E S M A N U A L

VICE PRESIDENT

VICE PRESIDENT

A. Dictation

When dictating correspondence of any kind, refer to the enclosed pamphlet entitled, "How To Be A Dictator." Please read through the entire procedure before you attempt the dictation.

Evaluation Procedures

The last day of each rotation, the VICE PRESIDENT is to complete an evaluation form for each of the workers under his supervision. A sample sheet has been completed for Sally Swenson, Executive Secretary. (See Exhibit A) The additional space at the bottom is for personal comments concerning that worker. In order to adequately evaluate the personnel under your supervision, you must periodically visit each work station. Your signature must appear on the sheet. Sally is a cute little girl who dressed almost perfectly. She could type very rapidly but not very accurately and was a terrible proofreader. She wouldn't take the job seriously and she did more talking than work. She was a "C" student in this office so that is the grade she received. She was strong in personality and meeting people. Her strengths in these areas did not make up for her other weaknesses, however.

B. Office Management

It is your duty as a VICE PRESIDENT to see that your operation is running well. Some essential work may be left undone. It is up to you to determine what this work is and insure its completion.

C. Interviewing

You may find it necessary to interview a prospective employee for your office. Have the applicant fill out an employment application that you can get from the files. (See Exhibit B) Treat the potential employee with all the respect you can and interview him with a specific position in mind. Outline some questions on paper so that you will have all you need from the applicant by the time he leaves. A summary sheet of the qualifications should be drawn up and filed by you so that you can have it for future reference. Ask for a data sheet from the applicant.

D. Supervision

You are responsible for seeing that the work of the people under your supervision is constantly being upgraded. You are responsible for making a presentation to your group at each one of these sessions which will help them upgrade their work. You must, at your discretion, call your workers together whenever you feel there are office problems or procedures which need group discussion. You are in charge of this session and your secretary must take notes as to problems discussed and solutions rendered.

E. Clean Up

You are responsible for the appearance of your office. At the end of each session, your teacher will hold you responsible for the condition of the office. Please don't become a janitor. The objective of a management person is to get the work done through the use of other people. You must do your share of organizing to accomplish this goal. A manager does not sit back and watch others work. He just works in a different way. Establish a work clean up schedule and see that it is carried out.

F. Travel Procedures

All arrangements concerning your travel itinerary are to be made by your EXECUTIVE SECRETARY.

G. Payroll and Salary Register Procedures

The VICE PRESIDENT is responsible for the completion of the payroll register. Please refer to your task sheet for salaries of all MOE, INC., personnel.

Procedures:

1. Indicate social security number.

2. Type the employees full name.

3. Obtain the amount of earnings from the task sheet.

4. Consult the monthly payroll period table published by the Internal Revenue Service. (See Exhibit C) Use side A for a single person. There is a $58.30 dependency exemption for each month.

5. To figure Federal income tax, follow these steps:

   a. Subtract dependency exemption ($58.30) from the total salary.

   b. Fit the amount from the above calculation to the correct category in the "(a) SINGLE person" column on the monthly payroll period sheet. For instance, $441.70 would fit in "Over $367, but not over $733", thus the tax would be $62.77, plus 22% of excess over $367.00.

   c. To explain further, say the net salary after deductions was $441.70. Federal tax would be.....

		$441.70
.....$62.77 plus	of excess over	367.00
		74.70
22%		22% times
		16.43
_____add		62.77
to get total Federal tax		$79.20

6. State tax is 14% of Federal withholding tax. Using the previous figures....

Federal tax	$79.20
	14% times
leaves a state tax of	$11.09

7. Social Security is 4.8% of gross earnings. Gross earnings for the VICE PRESIDENT is $500.00 per month. Thus.....

	$500.00
	4.8% times
gives you	$24.00 for social security

8. No other deductions are listed for MOE employees.

9. Net pay is "Earnings" less taxes and social security. Or.....

$500.00	Gross Earnings
79.20	Federal Withholding Tax
11.09	State Withholding Tax
24.00	Social Security
$385.71	Net, or take home pay

10. The year to date columns are not figured at this point; however, list the check number beginning with 0001. All employees are single and have one exemption.

11. Figure the payroll for each of MOE, INC., employees, then total the columns at the bottom of the sheet.

12. The VICE PRESIDENT must check the sheet before checks are made out.

13. Make checks out to each employee.

14. The VICE PRESIDENT must sign each check.

H. Annual Statement

The Annual Statement shows all vital information concerning a borrower's mortgage account. The Annual Statement is completed at the end of each year or upon request. (See Exhibit D) In order to complete an Annual Statement correctly, you should do the following:

1. Enter the Borrower's Loan Number in the blank under Mortgage Number.

2. You next find how much the taxes were by looking at the back of the Loan Card. You then enter this amount in the blank under Taxes Paid. The Posting and Tax Clerk has the Loan Card file. Remember the Loan Cards are filed alphabetically, first by county and then by name within that county.

3. The Interest Paid can be determined by going to the Borrower's Ledger and finding the December interest paid. Then find that amount on the Amortization Schedule for that individual and add it to the preceding 11 months' interest amount. If there is no December interest posting, merely go to the Amortization Schedule and count back to the December posting. For instance, if you have a January posting, the December posting is the one immediately preceding it. Then add the December amount to the preceding 11 payments and this will give you the interest paid.

4. The Principal Balance can be determined by looking at the principal balance column on the Borrower's Ledger for the December posting. If you will look at the Annual Statement, you will notice that the Statement is made out for the account as of December 31. If there is no December posting you can determine the amount by following the procedures outlined in the preceding paragraph.

5. To determine the Reserves Balance, you should determine the last month in which posting was done. For instance, if the last posting was May, the fifth month, you would then five times both the tax payment per month and the insurance payment per month. By adding these together you determine the reserves balance.

6. Put the date under the word date.

7. Insert the borrower's name and address in the block provided.

I. Early Payoffs by Borrowers

There may be times when a borrower makes a decision to pay his mortgage off early. When this occurs several steps must be taken. It is not just a matter of paying off the amount of the mortgage that has not been paid. An early payoff fee, which is a fee to cover administrative costs involved with servicing the loan, must be charged. This fee is usually $1\frac{1}{2}$ percent of the unpaid balance. To complete the early payoff paperwork, you should do the following:

1. Obtain the balance remaining on the loan from the borrower's ledger.

2. Compute a loan payoff fee by multiplying the amount remaining on the principal of the loan times $1\frac{1}{2}$ percent.

3. Compute the amount the borrower owes MOE, INC., by adding the early payoff fee to the balance remaining on the loan.

4. Compute the balance in the insurance reserve account by multiplying the insurance payment each month by the number of the month which was last posted on the borrower's ledger.

5. Compute the remaining balance in the tax reserve account by multiplying the tax payment each month by the number of the month which was last posted on the borrower's ledger.

6. Tell the borrower you will write him a check for the tax and insurance reserve as soon as you receive his payoff check. Tell him what amount you will be refunding. The tax and insurance reserve cannot be deducted from the payoff amount because of the investor records which must be kept separate.

EXHIBIT A

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

MOE APPRAISAL FORM

NAME Sally Swenson

POSITION Executive Secretary

NAME OF EVALUATOR Your Signature

	Not Applicable	Deficient	Fair	Average	Good
Quality of work - accuracy, neatness, etc.		0	123	456	789
Quantity of work		0	123	456	789
Ability to follow directions		0	123	456	789
Conscientiousness about work		0	123	456	789
Use of judgment and imagination where required	✓	0	123	456	789
Initiative and responsibility		0	123	456	789
Attitude toward work		0	123	456	789
Promptness		0	123	456	789
Response to supervision and instruction		0	123	456	789
Courtesty and cooperation		0	123	456	789
Attitude toward public, visitors, customers, etc.		0	123	456	789
Relations with co-workers		0	123	456	789
Appearance		0	123	456	789

Suggested Letter Grade C

Date Current date

EXHIBIT B

APPLICATION

MOE, INC.

A SPECIALIZED SIMULATED OFFICE EDUCATION PROGRAM

High School_____

Age_____

Date of Birth_____ (A picture may be attached here.)

Social Security No._____

Telephone No._____

Name_____
Last First Middle

Address_____
Zip Code

Name of Parent or Guardian_____
Relationship

Father's Occupation and Employer_____

Mother's Occupation and Employer_____

Describe any physical defects you have_____

What are your plans after finishing high school_____

_____

_____

Previous Work Experience--List last or present position first

Employer	Positions or Duties	From	To

If presently employed, how many hours per week do you work_____

What office equipment can you operate_____

_____

Current Date_____ _____
Signature of Student

TABLE 4. MONTHLY PAYROLL PERIOD

A- SINGLE person

If the amount of wages is: Not over $17..... The amount of income tax to be withheld shall be: 0

Over	But not over		of excess over
$17	$58	14%	$17
$58	$100	$5.74, plus 15%	$58
$100	$367	$12.04, plus 19%	$100
$367	$733	$62.77, plus 22%	$367
$733	$917	$143.29, plus 28%	$733
$917	.....	$194.81, plus 33%	$917

B- MARRIED person

If the amount of wages is: Not over $17..... The amount of income tax to be withheld shall be: 0

Over	But not over		of excess over
$17	$100	14%	$17
$100	$250	$11.62, plus 15%	$100
$250	$733	$34.12, plus 19%	$250
$733	$1473	$125.89, plus 22%	$733
$1475	$1833	$289.13, plus 28%	$1473
$1833	.....	$389.37, plus 31%	$1833

Exemption of $58.30 for each dependent

State tax is 14% of Federal withholding tax

Social Security is 4.8% of gross earnings

EXHIBIT D

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

ANNUAL STATEMENT

Shown below is the balance of your Mortgage account as of December 31.
Also shown is the amount of interest and taxes paid on your Mortgage.

Mortgage Number	Taxes Paid	Interest Paid	Principal Balance	Reserves Balance

DATE

PLEASE RETAIN IN YOUR PERMANENT RECORDS FOR FUTURE REFERENCE

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

ANNUAL STATEMENT

Shown below is the balance of your Mortgage account as of December 31.
Also shown is the amount of interest and taxes paid on your Mortgage.

Mortgage Number	Taxes Paid	Interest Paid	Principal Balance	Reserves Balance

DATE

PLEASE RETAIN IN YOUR PERMANENT RECORDS FOR FUTURE REFERENCE

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

ANNUAL STATEMENT

Shown below is the balance of your Mortgage account as of December 31.
Also shown is the amount of interest and taxes paid on your Mortgage.

Mortgage Number	Taxes Paid	Interest Paid	Principal Balance	Reserves Balance

DATE

PLEASE RETAIN IN YOUR PERMANENT RECORDS FOR FUTURE REFERENCE

TASK SHEET--PHASE II

ADMINISTRATIVE ASSISTANT

You will only be at this position for one-half of the class period. During the other half of the period you will trade positions with the receptionist.

1. Read the narrative for Phase II carefully and do as it says.

2. You are to assist each position in its activities. You do this by putting on tapes (if you have recorded instruction) and in any other way requested.

3. You are to assist the teacher in keeping the simulation progressing on schedule.

Narrative - Administrative Assistant - Phase II

The Administrative Assistant is perhaps the most challenging of all the positions in the office simulation. Most of what happens in the office is initiated by this position. You represent the outside world in its entirety. In this position you will gain a great deal of insight in the office operation within the company, with other companies, and the public the company serves. You must follow instructions. The success of this program depends upon it. You will need to develop telephone techniques and an ability to work with your fellow workers. You may even be asked by the teacher to keep a record of some of the simulation activities for grading purposes.

The rate of flow of office activities will be regulated for the most part from your position. In most cases, you will be prompted by the teacher or the Vice President, but don't be afraid to make your own observations. Through these observations you may see a need to initiate more or less business. Check with the teacher before you make any changes. You will be surprised how much you can help the teacher in making a successful program.

Your activities are governed by a task sheet which will indicate to you at prescribed times when you should perform any function of the simulation. You are to make sure the proper material is in your packet to match the task sheet for each day.

Your task sheet will ask you to present different situations on varying occasions. If you are asked to be a real estate agent calling for information about a loan for a customer, try to see yourself as an agent. Prepare some notes as to things you might say to probable responses. If you are any kind of a ham actor, your Administrative Assistant duties will be even more interesting. The task sheet may ask you to be an irate customer, an inquiring customer, or you may be asked to think up a call to an individual position on your own. Have a good time but be as realistic as you can and don't fall out of character. If you need some suggestion, don't be afraid to call on

the teacher. Your own imagination and initiative is of utmost importance in this position.

If you have a telephone system...

When you answer the telephone, use proper business telephone techniques. Answer by saying, "Administrative Assistant, Miss Jones speaking". If the teacher's phone rings and he is out, answer by saying, "President Stocker's office, Miss Jones speaking, May I help you?" Then take a message.

You have a recorder capable of recording all of the phone conversations. This is very important in the debriefing sessions which will be conducted. Record calls as they are indicated in the script.

If you do not have a telephone system...

If your office is not equipped with a telephone system, telephone communications will be conducted through the use of telephone memos. You will initiate a memo with the details of a phone call (as you are instructed) and place it on the desk of the appropriate party. The message should be brief but to the point. The answer will return to you through the same procedure.

We think that you will find this position is exciting to perform. You will have the opportunity to watch people respond to various inputs to the office. You will be able to observe the effect of each input to all positions through these activities. You will learn a lot about the functions of the office.

Be careful that the atmosphere of the office is not sacrificed in order to return a favor, get even, or just have fun. The relationship between the Administrative Assistant and the office workers is very important. Actually, you are many people to the office. You cannot be considered simply an Administrative Assistant. At one moment

you may be a person on the telephone and the next moment you are a person delivering a telegram. Other than these short visits as a certain personality, you are more of a thing than a person. Playing favorites is completely out of the question. There should be no communication with the Administrative Assistant by workers other than in response to the scripted or simulation initiated input. We hope that you will enjoy being an Administrative Assistant and that you will learn a great deal about how an office functions. Your teacher will be glad to help you with any problems you have. Be careful in asking for too much assistance as you must learn by solving problems for yourself. Remember that you are an assistant in every sense of the word. Be ready to help at any time. There may be times when you find yourself with little to do. Take that time to develop ideas of how you may have a better simulation. Good luck.

If instructions are tape recorded...

As soon as the tape is finished, read through your procedures manual. Then turn to the task sheet and complete each task.

This is the end of the taped INSTRUCTION at this position. You may replay the tape if you wish.

TASK SHEET--PHASE II

CASHIER

1. Read the Narrative. Keep your student manual in front of you as you read so that you can follow through the procedures. Your manual contains the glossary and Master Customer List you will need to complete your work.

2. A deposit slip must be filled out for the money received in connection with the coupons you have in your folder. Make a deposit slip out for MOE, INC., using the name and address, the current date, and the account number. The account number is 530. List all checks on this deposit slip. Indicate the total at the bottom. Double check this total to see that it is correct.

3. The investors' ledgers must be filled out and the day's receipts posted to them. The information for filling out the top portion of the ledger can be obtained from the coupons. See the procedures manual for details.

4. The Daily Summary and Recap Sheet must be made out after each day's posting. It indicates the total which has been paid for each investor. Information for filling out this form is taken from the Investors' Ledgers that you post to each day. For details, check your procedures manual.

5. There is a total of $400 in cash in your folder for the petty cash fund. Before you turn in the petty cash at the end of the day, you should fill out the petty cash reconciliation form, sign and take it to your Vice President for verification. Place the sheet in the folder you will turn in to your instructor at the conclusion of the class.

6. A new check must be made out by the receptionist to cover the returned check from Lester C. Aaron marked INSUFFICIENT FUNDS. Have the check made payable to the First Security Bank of Utah for the entire amount of the check.

7. A letter, similar to the one in your manual, is to be written to Mr. Aaron informing him of the bad check.

8. A welcome letter (see manual for example) should be written to each customer upon receipt of his first payment. Check your coupons to see if there is a first payment; if there is, write a letter on MOE, INC., letterhead. Use the name of your Vice President in the complimentary close. The Payment Facts Sheet should accompany the Welcome Letter.

9. Complete the information on the Payment Facts Sheet. It is obtained from the Master Customer List, Amortization Schedule, and the coupons.

10. Gather your materials together in your folder in preparation for a debriefing session with your instructor.

Narrative

CASHIER

Welcome to the cashier's position. Please scan through the documents in your folder with me as I describe how each one relates to your position. The first documents are small, each one attached to a check. These are coupons and are very vital to the function of a mortgage loan company. Whenever a loan is issued, the monthly payment is usually made by check through the mail. Each customer is provided with a set of coupons which have been pre-coded so all that a customer needs to do is attach his check to the coupon, place them both in an envelope and mail them to the mortgage loan office. MOE, INC., is a mortgage loan business, and you as a cashier will receive these coupons and checks from customers through the mail. They must be processed daily.

The next document is a deposit slip. You are to total the checks which are attached to the coupons you receive each day. Each check is to be posted individually to the deposit slip. The complete deposit slip is to be filled out as indicated in your procedures manual.

The investor's ledger sheet is next. You are to record all transactions for each investor to these sheets. Each investor has a separate sheet for this purpose. A mortgage loan company has one basic function. It provides money for people like you and me to use in purchasing a home or piece of property. The mortgage loan company receives their money from investors, people or large corporations with money to invest, and lends it out at a slightly higher rate of interest than they pay for it in order to make a profit. A record must be kept of all money received so that it is returned to the proper investor. The ledger sheets are used for that purpose.

Next you see an amortization schedule. It looks like numbers unlimited. This schedule is numbered by pen in the upper right hand corner. The basic information about the loan is recorded across the top of the page.

Let's look at payment one on schedule one to see how it works. The total payment from this borrower is always $28.61. On payment one, you pay $25.08 interest, and $3.53 towards the principal. This leaves a balance of $4,296.47. There is a line for each payment. It is interesting to note just how much interest is paid with each payment.

The next sheet is the Daily Summary and Recap Sheet. It indicates the total that each investor will receive from each day's receipts, and is completed daily. The amount the investor will receive is different from the amount of the payment listed on the coupon. The investor receives only the principal, interest, and late charges which are due him. Other factors, in the payment like insurance and tax payments, are kept in reserve by the mortgage loan company. You must get the amount owed to each investor from the appropriate amortization schedule.

You will be handed a little bundle of money which represents your petty cash fund. It is important that you can account for all petty cash money. Control of the petty cash fund is accomplished by using the petty cash receipt and report form. This form must be signed by you personally each day as you receive your petty cash. You are to record the cash, checks and the total. After you sign it, get an initial from the vice president as an acknowledgement of receipt. The petty cash is to be placed in some secure place at your station. It must not be placed in purses or pockets. You will also be handed a receipt book which is to be used when a customer needs a receipt. Don't forget the money when you leave. It is to be returned to your instructor.

Next, you will find a petty cash book sheet. This form is used for keeping a running explanation of how the petty cash is being used. You should record <u>all</u> <u>transactions.</u> Next you see a check which is marked with the word "insufficient funds" in big letters across the front of it.

It is from Lester C. Aaron, MOE, INC., guarantees payment to the bank for all deposits, and is therefore responsible for making this check good. Check the procedures manual for steps in taking care of this action.

You will find a copy of a typical letter sent to the writer of a bad check attached to the check.

Next, you will note a welcome letter which states: "Welcome to MOE." This letter is written to every new customer upon receipt of his first payment. We are able to determine which customer is new because the payment number listed on the front of each coupon is number 1. You have a first payment coupon in your file. The coupon from Mr. William E. Byrd is to be answered with a welcome letter patterned after this letter.

The next form is a payment facts sheet which accompanies the welcome letter to the borrower and indicates helpful information for his future use. Since this form is quite detailed, please refer to your procedures manual for specific instructions.

The next sheets in your folder are MOE letterheads to be used for your letters. Refer to your procedures manual for the letter styles and recommendations to be used in letters. Next you see the master customer list for MOE, INC. This gives you valuable information for filling out some of your forms. Details on how to use this list are recorded in your procedures manual. You should now read the procedures manual. When that is completed, read through the task sheet and begin your duties.

TASK SHEET--PHASE II

EXECUTIVE SECRETARY

1. Read the Narrative

2. Transcribe the dictation you have been handed whether it is on a machine or rough draft copy.

3. All of your instructions are to come through the Vice President and the instructor. In the event you complete all of the work given you, check with the Vice President.

4. Gather your materials together and place in your folder in preparation for your debriefing session with the teacher. The teacher will inform you of the debriefing time.

Narrative

EXECUTIVE SECRETARY

The role of the executive secretary is to work with, and under the direction of, the Vice President. In performing your duties you will develop your ability to be tactful, to be discrete and to perfect your skills. You will make some decisions while working in a supervisory capacity, and while doing other assignments.

You will undoubtedly be faced with a situation that will require you to organize the work you receive from the Vice President. That is, to list all of your tasks in order of importance and then begin working on them in that order.

The material that leaves an office reflects the personality of that office. As a typist for the Vice President, your work reflects the business and the Vice President. Therefore, it is very important that top quality skill is used in typing the dictation or other work that will come from the Vice President's desk.

As part of your duties you may be called to compose short letters, parts of letters, or to obtain information to complete letters. Another important task for which your best skill will be required is that of taking and transcribing dictation. It is conceivable that you may be called upon to take dictation in a conference, or over the telephone. The executive secretary is expected to perform at a much higher level than most other clerical personnel in the office.

You may be required to balance the work load of other clerical personnel within the office. Quite often, depending upon the capability or lack of capability of individuals in the office, work will pile up. The need for redistributing the work load becomes apparent. Work priorities will dictate which tasks must be accomplished first. The executive secretary will be required to survey the work situation and make certain excess

work is redistributed according to the need for completing it, and according to the abilities of those working in the office. The skill involved in interacting with the office personnel in reassigning work will be most valuable.

At all times, the executive secretary will be available to take telephone calls for the vice president, and to screen any calls that she feels she can handle. Any work in process will be interrupted for duties requested of the vice president, such as taking dictation, planning convention itineraries, or making a long distance phone call. When overload problems occur, the executive secretary will interrupt her work to facilitate the work flow.

You will be typing on an executive typewriter wherever possible. It is used in many executive secretary positions. It differs in many ways from the conventional typewriter. You will find an instructions manual in your desk drawer. Take a few minutes to go through some of the processes. See your procedures manual for details.

You will also be using a transcribing machine. Although these machines come in many shapes and sizes, you will become familiar with the machines provided in your office. Your machine will only transcribe. The vice president has a machine that can be used for dictation.

Read the Executive Secretary Procedures Manual in your manual and become acquainted with its contents. It will be wise to become acquainted with the MOE letterhead and memorandum form. Then turn to the task sheet and begin work.

TASK SHEET--PHASE II

INSURANCE CLERK

1. Read the Narrative.

2. Using the Master Customer List in your manual, check to see that all of the information on the two insurance policies is correct. Check the following items: Name and address of the insured, property description, and the amount of coverage. (Should be the same as the amount of the loan).

3. For each policy that contains an error, fill out a Policy Correction Form. You are to indicate all errors and mail it to the insurance company for correction. Write the name of the insured as it appears on the policy, the policy number, and today's date. Check the insurance company involved, then make corrections as needed.

4. If the policy is correct in every detail, write a letter similar to the one in your manual to the customer indicating that the policy has been accepted. Obtain the amounts for the principal, interest, etc. from the Master Customer List. Make certain the total payment in the letter agrees with the Master Customer List.

5. A tickler card should be completed for each correct policy you receive. This card is filed by expiration date and "tickles" or reminds you when the policy it refers to is about to expire. This saves you from going through the complete file of Insurance Policies to find which ones are expiring. You should put the completed tickler card in the material you will hand back to your instructor.

6. Whenever you receive a policy cancellation notice, you must write a policy cancellation letter similar to the one in your manual. You should consult the numeric rotary file to find the name of the customer who has the policy indicated on the Cancelllation Notice or use the Master Customer List.

7. Gather your materials together in your folder in preparation for your debriefing session with the instructor.

Narrative

INSURANCE CLERK

Welcome to the insurance clerk position, a very vital link in the complete operation of MOE, INC. Let's review together the forms which you have in your folder.

Your purpose as an insurance clerk is to see that all loans are adequately insured. You are a person we must rely upon to accomplish this with little supervision.

In your manual you will find two fire insurance policies. These policies contain all of the essential information necessary for a policy. A real policy is much more complete and offical-looking but because of the difficulty of reproducing an actual policy, we provide the important information only. Later you must check all of this information against the master customer list to see that all information is correct.

The next form is provided to make corrections in the event there is an error on the policy. This must be filled out and sent to the insurance company when an error is found in the policy. You must indicate on this form what is to be corrected. If you have questions when you type this form, please refer to your procedures manual. If it doesn't answer your question, call your instructor and ask for his/her assistance.

The next form is a policy letter which indicates that insurance has been approved. When you find that the insurance policy is correct in every detail, you are to type a policy letter to the customer indicating that this insurance has been obtained by MOE, INC., for his mortgage. You are to get from the master customer list the amounts to be filled in on each blank for principle, interest, insurance premium, deposit for taxes, and deposit for fire insurance. One thing you should understand is that the deposit for taxes and for fire insurance is not part of a payment. These funds are a deposit which is held by MOE, INC., so we can pay the taxes or insurance when they come due at a later date.

The next form is a policy cancellation notice letter. When you receive one of these, you are to check the file to see if the policy has expired. If this is true, the next form in your folder will be used. You will see a copy of a letter that you must write to the customer indicating that his insurance must be reinstated.

The next form, the tickler card, has many uses. It is filed according to the insurance expiration date in the upper right hand corner. It is also used for checking the accuracy of the policy cancellation letter. Remember...it is your responsibility to see that all mortgages are insured. The letterheads are for letters you will be required to write.

TASK SHEET--PHASE II

POSTING AND TAX CLERK

1. Read the Narrative

2. Complete the information needed at the top of the borrower's ledger using the Master Customer List. Place the name of the borrower and his mailing address in the proper place. The first two digits of the loan number indicate the investor. The next three digits indicate the borrower's number. For Mr. Clifton A. Abbott, 03 is the number of the investor. The original loan amount is given to you on the Amortization Schedule. You may leave the first payment date, and the maturity date blank provided it is not the first payment for that particular individual. If you know the first payment date, you can project ahead to find the maturity date according to the Amortization Schedule.

3. Post to the borrower's ledger using information from the coupon, the amortization schedule, and the top of the ledger. Use the Amortization Sheet to get the correct amount of interest and principal. Make certain that the payment number on the coupon corresponds with the number you are using on the Amortization Schedule.

4. Gather your materials together in your folder in preparation for your debriefing session with the instructor.

Narrative

POSTING AND TAX CLERK

Today you are the Posting and Tax Clerk. The first documents you see in this section are four coupons. If you have been through the Cashier's position, you have already seen these coupons. You see that these coupons have the name of the borrower right near the bottom. The first one is Mr. Clifton Abbott who makes a payment of $42.00 each month. Under normal office circumstances you will receive this coupon from the Cashier after it has been processed at that station. It is a major document within MOF, INC. and one with which you will become very familiar.

The next documents are the borrowers ledgers. There is one to match each of the four coupons. Each borrower has one ledger. The ledger is initiated when the borrower opens a loan. All transactions made by the borrower are recorded to this ledger.

The next documents are amortization schedules. You will notice that you have several schedules. In the upper right hand corner you will find hand-written numbers one, two, three, etc. These indicate separate schedules. An amortization schedule is merely a long prepared list of payments showing the amount of interest and principal paid with each payment along with the new balance of that loan. On schedule 1, for instance, look down the left-hand column and find payment 10. The total amount of the payment is $28.61 as recorded at the top of the schedule. Of that $28.61, $24.89 goes for interest, $3.72 goes to the principal which leaves an unpaid balance on the mortgage loan of $4,263.79.

The next form is the daily summary and recap sheet. Down the left-hand side you see the investors code with the name of the investor to the right of each number. During

each working day, the amount of receipts for each investor is to be recorded as to the interest, principal, and late charges collected for that investor.

The final document in your folder is the master schedule upon which is recorded much pertinent information necessary for the completion of your work. Details of this schedule are recorded in the procedures manual.

After you have read your procedures manual, refer back to your task sheet and complete the remainder of the problems. You will need to consult the procedures manual frequently as the simulation develops.

RECEPTIONIST

You will only be at this position for one-half of the class period. During the other half of this period you will assume the position of the administrative assistant. You will have to hurry to complete your assignments.

1. Read the Narrative.

2. You are to answer all incoming calls by phone or visitor. Remember your voice and actions reflect the image of the company. Handle each call with courtesy and efficiency. If someone is out of his office or away from his desk, you are to ask the caller if you can have your party return the call. If the answer is in the affirmative, write a memo and take their number and/or message. If you have questions, consult the Manual.

3. You are to design a notice regarding the institution of coffee breaks. These breaks are to be taken by all office personnel and are to be held to 5 minutes in length. Care should be taken that no food or drink is brought around the equipment. This notice should be suitable for posting on the MOE INC. Bulletin Board.

4. Design an announcement promoting the annual spring outing to be held by MOE, INC. Have some art work on the announcement and make it as original as possible. Duplicate enough copies to distribute to the entire office force.

5. Gather your materials together in your folder in preparation for your debriefing session with the instructor. You will be informed when to begin with this process.

Narrative

RECEPTIONIST

As receptionist, you are the voice and ears of your company. All of what you say and how you say it as you answer the telephone or greet a visitor presents an image, an image of both you and the company for which you work.

Let us first consider your duties at the telephone. Your voice should be the voice with a smile. Each caller should be assured that you are interested in what he is saying, and that he will receive a satisfactory answer for every question asked. You must become familiar with the methods of screening calls: that is, to determine which of the workers in the office can best answer the question being asked. Many times a person will ask for the vice president, seeking an answer to a question, when in reality the cashier of insurance clerk could answer the question more adequately. You could save the caller much time if his question was directed to the proper people initially. In referring callers to MOE workers, it is important that they know who is calling in advance. Methods of obtaining names from the callers are outlined in various resource texts available in the MOE, INC., library, and should be consulted. These references are listed in your mnaual.

A great deal of skill is required in handling the telephone. The proper use of the hold key and the memorization of all employee telephone numbers will help facilitate the use of this instrument. When messages are left for someone in the office, they should be written completely and accurately. Phone numbers to call should be repeated in order to ensure their accuracy.

Another important function of the receptionist is that of greeting callers who come to visit MOE, INC.

The same kind of courtesy must be extended to these people as to those on the telephone. No one should be kept waiting without repeated verbal attention given to them in one way

or another. Tours through MOE, INC., should be handled in a very efficient and informative way. All questions should be answered without going into great detail. If you do not have an answer, you should remember the question and have someone else answer the question later in the tour. Tour hints are included in your procedures manual.

Individual callers who are on business should be referred directly to the person who can most efficiently help them.

Handling the mail will be another important function of the receptionist. You will open, scan, and sort all mail, except that marked "personal." You must learn how to select the proper mailing service for all the different types of outgoing mail.

After you have read your procedures manual, go to your task sheet and begin to complete the jobs assigned to you. On these jobs, you should be original and imaginative.

TASK SHEET--PHASE II

VICE PRESIDENT

1. Read the Narrative for procedures concerning your new position.

2. Dictate the following letters after you have outlined them on paper. See the dictation instructions in the Manual for procedures. One or two of these letters should be dictated to your executive secretary if he takes shorthand.

A. Memo to employees concerning parking problems in the MOE, INC., lot. Much space is being wasted due to careless parking. Construct the rest of the details.

B. Memo to the employees concerning the excellent work they have been doing. Word has come from the board of directors stating that the efficiency of the office has improved considerably in recent months. Construct the rest of the details.

C. Letter to the State Governor asking him to speak at your monthly Lion's Club meeting. You are the chairman of the program committee. The meeting is about four weeks away. You are to construct the rest of the details.

3. You and the Executive Secretary are to work together and complete a Salary and Payroll Register. You have $2,000 to work with and the salary breakdown is as follows:

Vice President	$500.00 per month
Executive Secretary	350.00
Receptionist	325.00
Administrative Assistant	325.00
Cashier	300.00
Posting and Tax Clerk	275.00
Insurance Clerk	250.00

4. An appraisal form will be given to you for each person working in your office. You are to fill in their names, the position they occupied today, and your name. In each category of this form, you should circle one of the numbers. The better they work, the higher the number. If you think that some categories should not apply to your observation, indicate such. Give a suggested letter grade for that person. Fill in the date on each form as it is completed. The bottom portion is to be used for comments. THIS FORM IS NOT TO BE COMPLETED IN CONJUNCTION WITH AN INTERVIEW. It should be completed daily. Your evaluation will be held in strict confidence by the instructor. It is your obligation to do your best.

Narrative

VICE PRESIDENT

As vice president, your role in the office has three parts. One is seeing that the office functions properly; two, to assist other members of the office staff; and three to rearrange workloads when necessary. You come under the direct supervision of the teacher, and will assist him when so directed. You will play an important role in the evaluation of other members of the staff.

So that you can be a top-notch vice president, let us review the contents of your manual and discuss each item as we go.

As the need arises, you are to dictate letters and memoranda. You should never dictate a letter or memo before you outline and make notes about them. If you have a dictation machine on your desk, learn how to use it. Also use your secretary for dictation if she takes shorthand. You should be sure that your secretary has something to do at all times. It is important that all correspondence leaving your office reflects a good image for the company. Get it out as soon after dictation as possible.

You and your secretary are to work together in completing a salary and payroll register. Once you both understand the process, you may have your secretary complete the register. You should check all of the work as the secretary completes it.

In your manual you have two payroll and salary register forms. One is for you and the secretary to use for a rough draft, or working copy. The second copy is used by the secretary to make a final copy. You have $2,000 in your payroll account. Office salaries will be broken down as indicated on your task sheet.

Next is a monthly payroll period table published by the Internal Revenue Service which tells how much money should be taken out for taxes and social security.

The next forms are the appraisal forms for each person working in the office. You are to fill these out with the employees' names, the position in which they are working, and your name. In each category on this form, you should circle either 0,1,2,3,4,5,6, 7,8, or 9. Only one number should be circled. If you think there is a category which is not applicable to your observation, you should so indicate. Give a suggested letter grade for the person you are evaluating, then fill in the date on each form as it is completed. This is an important part of your position. Give honest evaluations. They will be kept confidential.

While you complete this evaluation form for the members of your staff, your instructor will complete the form for you. Do your best.

TASK SHEET--PHASE III

ADMINISTRATIVE ASSISTANT

1. Read this entire page before you start to work.

2. Take an Activity Log Sheet from your desk and make notes about what you will say before you make each telephone call. You should be sure you have all the information at hand that is necessary to successfully complete the call. You should record each telephone call.

3. When you have completed a telephone call, you should finish filling out the Activity Log Sheet and file it at the front of the Activity Log File in your desk.

4. The Telephone Call Sheet you received which told you what to request or what information to ask for should be placed in your "out" basket.

5. If you are the first Administrative Assistant of this rotation, the Cashier will ask you to cash a check for the petty cash. Make certain the Cashier receives a variety of denominations.

6. Twice each day you are to go to each Cashier and indicate you need some petty cash to purchase some office supplies. You decide what these supplies will be and how much they will cost. Stagger your visits to all Cashiers.

7. Once each day you are to take one of the checks in the Administrative Assistant folder in your desk to a Cashier and make a mortgage payment. (Your name will be on the check, and be sure to go to each Cashier but at different times.) Each check will be for an amount greater than your mortgage payment. You are to get the check cashed by the Cashier who will use the petty cash fund.

8. Once each day you are to be a MOE, INC., customer who is visiting MOE "just to find out how my loan is administered." Supply all kinds of details to the Receptionist. Brief yourself for your visit by picking out the name of a borrower from the Master Customer List and learning all you can about him. Remember you can be the wife of a customer when you visit. Insist on being introduced to the Vice Presidents and to anyone else you want to be introduced to at that time.

9. Once each day you are to be a prospective employee. Report to the Receptionist.

10. If you are the first Administrative Assistant of this rotation, you should hand out a "Position Work Sheet for MOE Employees" near the end of Day 1.

11. You will be in this position for a day and one-half.

TASK SHEET #1--PHASE III

CASHIER

1. You must obtain from the Receptionist a check made outto petty cash in the amount of $400. The Administrative Assistant will cash the check for you. You must reconcile your petty cash account at the end of your two-day rotation. You are to take the reconciliation and all supporting data to the Vice President for his approval. Petty cash is turned into the Administrative Assistant. During the time you have the petty cash, you are to follow all of the procedures listed in the procedures manual.

2. When you receive the coupons, you must check to make certain the amount of the check agrees with the amount on the coupon. You must then make out a deposit slip and then post to the investors' ledgers.

3. Complete a daily summary and recap as you post to the investors' ledgers.

4. Each coupon received which indicates payment No. 1 must be noted so a Welcome Letter can be sent to the borrower. You are to type and send the Welcome Letter. A completed Payment Facts Sheet must be enclosed with this letter.

5. When you receive a check marked "insufficient funds," follow the bad check procedures manual.

TASK SHEET--PHASE III

EXECUTIVE SECRETARY

1. Transcribe the letters on the attached dictation belt. You are to conduct business as it arrives at your desk during the transcribing.

2. Take dictation from the Vice President as it is needed.

3. Answer telephone for the Vice President as it is needed.

TASK SHEET #1--PHASE III

INSURANCE CLERK

1. Read this entire page before you start to work.

2. You are to type a memorandum to your Vice President concerning the insurance policies that are due to expire next month and the month following. The subject of this memorandum is "Insurance Policy Expiration List." Using your tickler file, you should list the policy number, name of the insured, and the date of expiration of each policy.

3. All insurance policies received by MOE, INC., must be processed to determine if the right customer, property, and mortgage amount is covered by the insurance.

4. By using your Master Customer List you can determine whether or not each policy is correct.

5. You should fill out Insurance Correction Forms on each incorrect policy.

6. You should write a Premium Letter to each borrower with a correct policy telling him his insurance has been approved.

7. You should fill out a tickler card on each correct insurance policy.

TASK SHEET #2--PHASE III

INSURANCE CLERK

1. Read this entire page before you start to work.

2. On the attached sheet you will find the names of borrowers for whom you are to renew insurance policies.

3. You should check the cost of renewal against the insurance reserve amount for each borrower. The yearly insurance reserve can be found by multiplying the amount of the monthly insurance payment (found either in your Master Customer List or on the Borrower's Ledger) by 12.

4. If the insurance reserve is sufficient to cover the amount of the insurance, you should type a letter of transmittal and a check to the insurance company. The address of an insurance company can be determined by consulting your manual.

5. If the insurance reserve is insufficient to cover the insurance amount for a particular borrower, you should type a letter to that borrower asking for additional funds. See your manual for sample letter.

6. You should type a new tickler card for each policy which you renew, and you should put the tickler card in your "out" basket.

TASK SHEET #1--PHASE III

POSTING AND TAX CLERK

1. Read this entire page before you start to work.

2. You should type a letter requesting the tax assessment for each borrower listed on the attached sheet.

3. Only one letter needs to be sent to each county assessor requesting the tax assessment even though there is more than one Loan Card for that county.

4. An example of the letter and the names and addresses of each county assessor are in your procedures manual.

5. To find the enclosure(s) (Loan Cards) for each letter, you must go to your Loan Card File which is filed first by county and then alphabetically by name within that county. The original of the Loan Card should be enclosed with the letter and the duplicate should be left in the Loan Card File.

6. You are to post each coupon you receive to the proper Borrower's Ledger.

TASK SHEET #2--PHASE III

POSTING AND TAX CLERK

1. Read this entire page before you start to work.

2. If the tax reserve is sufficient to cover the amount of the taxes you should type a letter of transmittal and a check to the county assessor. Only one check need be submitted to each assessor to cover all taxes for all borrowers in that county.

3. If the tax reserve is insufficient to cover the tax amount for a particular borrower, you should type a letter to that borrower asking for additional funds.

4. Be certain you refile the Loan Cards when you are finished working with them.

TASK SHEET #1 PHASE III

RECEPTIONIST

1. There has been an office policy change in filing procedures. Please change the borrower's file from the alphabetic system it is now in, to a numeric system.

2. Pick up all material in all of the "out" baskets in the office. Be sure to collect all of it. Put this material into the general "in" basket.

3. File all collected material in appropriate files.

4. Greet all callers as they arrive. If you are unable to complete all of your assignments because of visitors, you should report the reasons to the Vice President. The callers are to be greeted with the kindest attention. Consult your manual for details.

5. Check the general "out" basket and general "file" basket frequently for material to route or file.

6. You will be responsible for typing all MOE checks except payroll. Upon receipt of a written request, complete the check stub and the check. When completed give check and request to the person originating the request.

7. You should obtain the amount of each bank deposit from the Cashier.

TASK SHEET #2--PHASE III

RECEPTIONIST

1. There has been an office policy change in filing procedures. Please change the borrower's files from the numberic system it is now in, to a geographic system.

2. Pick up all material in all of the "out" baskets in the office. Be sure to collect all of it. Put this material into the general "in" basket.

3. File all collected material in appropriate files.

4. Greet all callers as they arrive. If you are unable to complete all of your assignments because of the visitors, you should report the situation to the Vice President. The callers are to be greeted with the kindest attention. Consult your procedures manual for details.

5. Check the general "out" basket and general "file" basket frequently for material to route or file.

6. You will be responsible for typing all MOE checks except payroll. Upon receipt of a written request, complete the check stub and the check. When completed give check and request to the person originating the request.

7. You should obtain the amount of each bank deposit from the Cashier.

TASK SHEET #3 PHASE III

RECEPTIONIST

1. There has been an office policy change in filing procedures. Please change the borrower's files from the geographic system it is now in, to a alphabetic system.

2. Pick up all material in all of the "out" baskets in the office. Be sure to collect all of it. Put this material into the teacher's "in" basket.

3. File all teacher's "file" basket material into appropriate files.

4. Greet all callers as they arrive. If you are unable to complete all of your assignments because of visitors, you should report the reasons to the Vice President. The callers are to be greeted with the kindest attention. Consult your manual for details.

5. Check the teacher's "out" basket and teacher's "file" basket frequently for material to route or file.

6. You will be responsible for typing all MOE checks except payroll. Upon receipt of a written request, complete the check stub and the check. When completed give check and request to the person originating the request.

8. You should obtain the amount of each bank deposit from the Cashier.

TASK SHEET--PHASE III

VICE PRESIDENT

1. Check with all office personnel concerning work distrubution. See that the work can be completed by the person seated at that position. If it appears that there will be unfinished work at the end of the day, see that someone else in the office helps finish the work. Report all changes to the teacher.

2. Complete the payroll as you have time. You must complete the payroll while you are Vice President. You should not type the final copy yourself, but should have someone else do it. Be sure to keep your Executive Secretary busy.

3. Complete all of the evaluation forms for your office staff. Be objective. You must complete an evaluation on each person in your office while you are Vice President. The complete evaluation sheets should be given personally to the teacher.

4. You must hold a debriefing session with the teacher. You should arrange this with him for sometime during the latter part of your second day as Vice President. Be prepared to substantiate and/or give reasons for any activity you have directed.

5. Supervise the clean-up procedures. Make certain that all personnel leave their work for filing in their "out" basket.

6. If your Executive Secretary takes shorthand, you should endeavor to dictate approximately half of your work to him.

7. You should receive an insurance policy expiration list for the next two months. You should keep this list and cross the name off the list when someone renews their insurance. You will know when the insurance is renewed because you must sign the check.

The salary scale for MOE, INC., unless otherwise directed, is as follows for Office 1:

Vice President	$500 per month
Executive Secretary	350
Receptionist/Adm. Asst.	325
Cashier	300
Posting and Tax Clerk	275
Insurance Clerk	250

The salary scale for MOE, INC., employees is as follows for Office 2:

Vice President	$750 per month
Executive Secretary	525
Receptionist/Adm. Asst.	487
Cashier	480
Posting and Tax Clerk	412
Insurance Clerk	375

The salary scale for MOE, INC., employees is as follows for Office 3:

Vice President	$800 per month
Executive Secretary	550
Receptionist/Adm. Asst.	475
Cashier	400
Posting and Tax Clerk	360
Insurance Clerk	310

TASK SHEET--PHASE IV

ADMINISTRATIVE ASSISTANT

1. Read this entire page before you start to work.

2. Take an Activity Log Sheet from your desk and make notes about what you will say before you make each telephone call. You should be sure you have all the information at hand that is necessary to successfully complete the call. You should record each telephone call.

3. When you have completed a telephone call, you should finish filling out the Activity Log Sheet and file it at the front of the Activity Log File in your desk.

4. The Telephone call Sheet you received which told you what to request or what information to ask for should be placed in your "out" basket.

5. If you are the first Administrative Assistant of this rotation, the Cashier will ask you to cash a check for the petty cash. Make certain the Cashier receives a variety of denominations.

6. Twice each day you are to go to each Cashier and indicate you need some petty cash to purchase some office supplies. You decide what the supplies will be and how much they will cost. Stagger your visits to all Cashiers.

7. Once each day you are to take one of the checks in the Administrative Assistant folder in your desk to a Cashier and make a mortgage payment. (Your name will be on the check, and be sure to go to each Cashier but at different times.) Each check will be for an amount greater than your mortgage payment. You are to get the check cashed by the Cashier who will use the petty cash fund.

8. Once each day you are to be MOE, INC., customer who is visiting MOE "just to find out how my loan is administered." Supply all kinds of details to the Receptionist. Brief yourself for your visit by picking out the name of a borrower from the Master Customer List and learning all you can about him. Remember you can be the wife of a customer when you visit. Insist on being introduced to the Vice Presidents and to anyone else you want to be introduced to at that time.

9. Once each day you are to be a prospective employee. Report to the Receptionist.

10. If you are the first Administrative Assistant of this rotation, you should hand out a "Position Work Sheet for MOE Employees" near the end of Day 1.

11. You will be in this position for a day and one-half.

TASK SHEET--PHASE IV

CASHIER

1. You must obtain from the Receptionist a check made out to petty cash in the amount of $400. The Administrative Assistant will cash the check for you. You must reconcile your petty cash account at the end of your three-day rotation. You are to take the reconciliation and all supporting data to the Vice President for his approval. Petty cash is turned into the Administrative Assistant. During the time you have the petty cash, you are to follow all of the procedures listed in the procedures manual.

2. When you receive the coupons, you must check to make certain the amount of the check agrees with the amount on the coupon. You must then make out a deposit slip and then post to the investors' ledgers.

3. Complete a daily summary and recap as you post to the investors' ledgers.

4. Each coupon received which indicates payment No. 1 must be noted so a Welcome Letter can be sent to the borrower. You are to type and send the Welcome Letter. A completed Payment Facts Sheet must be enclosed with this letter.

5. When you receive a check marked "insufficient funds," follow the bad check procedures manual.

6. The Vice President will assign you the job of typing the payroll and salary register and typing the payroll checks for your team. You must complete the payroll and salary register and the payroll checks by the time you complete your three-day rotation.

TASK SHEET--PHASE IV

EXECUTIVE SECRETARY

1. Read this entire page before you start to work.

2. You are to transcribe the four letters on the attached dictation belt. One letter has an Attention Line, another has a Subject Line, another has both an Attention Line and a Subject Line, and the last one is a two-page letter.

3. You are to transcribe this belt only when you have nothing else to do. Any work given you by the Vice President takes precedence over transcribing the belt.

4. You are to address an envelope for each of the four letters on the dictation belt. The addressed envelope should accompany the letter when you put it in your "out" basket.

TASK SHEET #1--PHASE IV

INSURANCE CLERK

1. Read this entire page before you start to work.

2. You are to type a memorandum to your Vice President about the insurance policies that are due to expire next month and the month following. The subject of this memorandum is "Insurance Policy Expiration List." Using your tickler file, you should list the policy number, name of the insured, and the date of expiration of each policy.

3. All insurance policies received by MOE, INC., must be processed to determine if the right customer, property, and mortgage amount is covered by the insurance.

4. By using your Master Customer List you can determine whether or not each policy is correct.

5. You should fill out Insurance Correction Forms on each incorrect policy.

6. You should write a Premium Letter to each borrower with a correct policy telling him his insurance has been approved.

7. You should fill out a tickler card on each correct insurance policy.

TASK SHEET #2--PHASE IV

INSURANCE CLERK

1. Read this entire page before you start to work.

2. On the attached sheet you will find the names of borrowers for whom you are to renew insurance policies.

3. You should check the cost of renewal against the insurance reserve amount for each borrower. The yearly insurance reserve can be found by multiplying the amount of the monthly insurance payment (found either in your Master Customer List or on the Borrowers Ledgers) by 12.

4. If the insurance reserve is sufficient to cover the amount of the insurance, you should type a letter of transmittal and a check to the insurance company. The address of an insurance company can be determined by consulting your manual.

5. If the insurance reserve is insufficient to cover the insurance amount for a particular borrower, you should type a letter to that borrower asking for additional funds. See your manual for sample letter.

6. You should type a new tickler card for each policy which you renew, and you should put the tickler card in your "out" basket.

TASK SHEET #1--PHASE IV

POSTING AND TAX CLERK

1. Read this entire page before you start to work.

2. You should type a letter requesting the tax assessment for each borrower listing on the attached sheet.

3. Only one letter needs to be sent to each county assessor requesting the tax assessment even though there is more than one Loan Card for that county.

4. An example of the letter and the names and addresses of each county assessor are in your procedures manual.

5. To find the enclosures (Loan Cards) for each letter, you must go to your Loan Card File which is filed first by county and then alphabetically by name within that county. The original of the Loan Card should be enclosed with the letter and the duplicate should be left in the Loan Card File.

6. You are to post each coupon you receive to the proper Borrower's Ledger.

TASK SHEET #2--PHASE IV

POSTING AND TAX CLERK

1. Read this entire page before you start to work.

2. If the tax reserve is sufficient to cover the amount of the taxes you should type a letter of transmittal and a check to the county assessor. Only one check need be submitted to each assessor to cover all taxes for all borrowers in that county.

3. If the tax reserve is insufficient to cover the tax amount for a particular borrower, you should type a letter to that borrower asking for additional funds.

4. Be certain you refile the Loan Cards when you are finished working with them.

TASK SHEET #1--PHASE IV

RECEPTIONIST

1. Read this entire page before you start to work.

2. There has been a policy change in office filing procedures. Please change the borrowers files from the geographic system it is now in, to a numberic system.

3. Every few minutes throughout the office day, you should pick up the material in each position's "out" basket. You are to put this material you have collected into the teacher's "in" basket.

4. Check the teacher's "out" basket and "file" basket frequently for material to route or file. File all material that is in the teacher's file basket.

5. Greet the callers as they arrive. If you are unable to complete all your assignments because of callers, you should report the situation to the Vice President. The callers are to be treated in the kindest way possible. Consult your procedures manual for details.

6. You will be in this position for only a day and one-half. All of your work must be completed at the end of this time.

7. You will be responsible for typing all MOE checks except payroll. Upon receipt of a written request, complete the check stub and the check. When completed, give check and request to the person originating the request.

8. You should obtain the amount of each bank deposit from the cashier.

TASK SHEET #2--PHASE IV

RECEPTIONIST

1. Read this entire page before you start to work.

2. There has been a policy change in office filing procedures. Please change the borrower's files from the alphabetic system it is now in, to a geographic system.

3. Every few minutes throughout the office day, you should pick up the material in each position's "out" basket. You are to put this material you have collected into the teacher's "in" basket.

4. Check the teacher's "out" basket and "file" basket frequently for material to route or file. File all material that is in the teacher's "file" basket.

5. Greet all callers as they arrive. If you are unable to complete all your assignments because of callers, you should report the situation to the Vice President. The callers are to be treated in the kindest way possible. Consult your procedures manual for details.

6. You will be in this position for only a day and one-half. All of your work must be completed at the end of this time.

7. You will be responsible for typing all MOE checks except payroll. Upon receipt of a written request, complete the check stub and the check. When completed, give check and request to the person originating the request.

8. You should obtain the amount of each bank deposit from the Cashier.

TASK SHEET #3--PHASE IV

RECEPTIONIST

1. Read this entire page before you start to work.

2. There has been a policy change in office filing procedures. Please change the borrower's files from the numeric system it is now, into an alphabetic system.

3. Every few minutes throughout the office day, you should pick up the material in each position's "out" basket. You are to put this material you have collected into the teacher's "in" basket.

4. Check the teacher's "out" basket and "file" basket frequently for material to route or file. File all material that is in the teacher's "file" basket.

5. Greet all callers as they arrive. If you are unable to complete all your assignments because of callers, you should report the situation to the Vice President. The callers are to be treated in the kindest way possible. Consult your procedures manual for details.

6. You will be in this position for only a day and one-half. All of your work must be completed at the end of this time.

7. You will be responsible for typing all MOE checks except payroll. Upon receipt of a written request, complete the check stub and the check. When completed give check and request to the person originating the request.

8. You should obtain the amount of each bank deposit from the Cashier.

TASK SHEET--PHASE IV

VICE PRESIDENT

1. Read this entire page before you start to work.

2. A letter or memorandum must be composed for each one of the dictation assignment sheets which are periodically placed in your "in" basket.

3. If your Executive Secretary takes shorthand, you should endeavor to dictate approximately half of your work directly to him. You should use the dictation machine for the rest of your dictation work.

4. Check with all office personnel concerning work distribution. See that the work can be completed by the person seated at that position. Report all changes in work distribution to the teacher.

5. You must complete the payroll while you are Vice President. The payroll must be completed in time to allow the Cashier to type a Payroll and Salary Register and to make out a payroll check for each individual on your team.

6. A payroll check must be completed for each member of your team while you are Vice President. It is your responsibility to ensure that this happens.

7. You must complete an evaluation form on each member of your team while you are Vice President. Be objective. You should give the completed evaluation forms personally to the teacher.

8. You should hold a debriefing session with the teacher. You can make an appointment with him for sometime during the latter part of your third day as Vice President. Be prepared to substantiate and/or give reasons for any activity you have directed.

9. You should receive an Insurance Policy Expiration List for the next two months. You should keep this list and cross the borrower's name off the list when the Insurance Clerk renews that borrower's insurance. You will know when the insurance is renewed because you must sign the letter of transmittal and the check.

10. Supervise the clean-up procedures by each member of your team each day.

11. You are to write a letter to the President of MOE, INC. This letter must detail very specifically what you think the strengths and weaknesses of the MOE program are. The letter should be a general commentary of your thoughts, feelings, and opinions of the MOE program. This letter is not one that can be written in a very few minutes but is a letter that will require a great deal of constructive thought on your part. The letter should be a full page in length (a two-page letter is preferable) and typed in the full-blocked style on letterhead paper. You should type the letter yourself. If you do not complete the letter while you are Vice President, you must complete it as a homework assignment. The letter must be completed and handed in before MOE leaves your school.

The salary scale for MOE, INC., employees is as follows for Office 1:

Vice President	$800 per month
Executive Secretary	550
Receptionist/Adm. Asst.	475
Cashier	400
Posting and Tax Clerk	360
Insurance Clerk	310

The salary scale for MOE, INC., employees is as follows for Office 2:

Vice President	$850 per month
Executive Secretary	600
Receptionist/Adm. Asst.	525
Cashier	450
Posting and Tax Clerk	410
Insurance Clerk	390

The salary scale for MOE, INC., employees is as follows for Office 3:

Vice President	$750 per month
Executive Secretary	525
Receptionist/Adm. Asst.	487
Cashier	450
Posting and Tax Clerk	412
Insurance Clerk	375